PRIME BANK LIMITED

INTERIM FINANCIAL STATEMENTS AS AT AND FOR THE PERIOD ENDED 31 MARCH 2022

Prime Bank Limited Consolidated Balance Sheet (Unaudited) as at 31 March 2022

Deutieuleure	Natas	Amount in Taka		
Particulars	Notes	31 March 2022	31 Dec 2021	
PROPERTY AND ASSETS	_			
Cash	3	2 020 724 024	4 102 207 226	
Cash in hand (including foreign currencies) Balance with Bangladesh Bank and its agent bank (s)		3,820,734,934	4,192,297,236	
(including foreign currencies)		11,794,336,793	11,677,721,619	
(including roleigh currencies)	L	15,615,071,727	15,870,018,855	
Balance with other banks and financial institutions	4		10,070,010,000	
In Bangladesh	Γ	4,189,894,244	9,050,122,540	
Outside Bangladesh		2,437,430,913	3,341,443,318	
		6,627,325,157	12,391,565,858	
Money at call on short notice	5	-	-	
Investments	6			
Government		55,793,591,177	53,969,145,650	
Government		8,680,843,121	8,417,158,640	
	L	64,474,434,298	62,386,304,290	
Loans, advances and lease /investments				
Loans, cash credits, overdrafts etc./ investments	7	221,751,094,583	220,623,213,932	
Bills purchased and discounted	8	40,758,074,908	44,339,148,120	
		262,509,169,491	264,962,362,052	
Fixed assets including premises, furniture and fixtures	9	8,428,561,156	8,394,441,334	
Other assets	10	28,571,397,947	27,650,090,303	
Non - banking assets	11	220,500,640	220,500,640	
Total assets		386,446,460,416	391,875,283,332	
LIABILITIES AND CAPITAL				
Liabilities Borrowings from other banks, financial institutions and agents Deposits and other accounts	12 13	62,909,246,746	62,932,481,200	
Current / Al-wadeeah current deposits		45,230,638,252	47,420,761,550	
Bills payable		4,930,775,247	4,923,791,928	
Savings bank / Mudaraba savings deposits		67,628,869,637	70,358,701,527	
Term deposits / Mudaraba term deposits		120,155,079,360	120,109,551,767	
Bearer certificate of deposit		-	-	
Other deposits	ļ	-	-	
		237,945,362,496	242,812,806,770	
Other liabilities	14	54,607,363,240	56,394,612,364	
Total liabilities	-	355,461,972,482	362,139,900,334	
Capital / Shareholders' equity Paid -up capital	15.2	11,322,834,770	11,322,834,770	
Share premium	15.2	1,211,881,786	1,211,881,786	
Non-controlling Interest	15.5	1,211,001,700	1,211,001,700	
Statutory reserve	16	10,353,413,584	10,353,413,584	
Revaluation gain / loss on investments	17	275,350,478	77,762,255	
Revaluation reserve	18	1,507,173,559	1,507,173,559	
Foreign currency translation gain	19	20,537,831	20,460,078	
General reserve		28,002,888	28,002,888	
Surplus in profit and loss account / Retained earnings	20	6,265,292,981	5,213,854,021	
Total Shareholders' equity	-	30,984,487,934	29,735,382,998	
Total liabilities and Shareholders' equity	=	386,446,460,416	391,875,283,332	
	-			

Particulars	Notes	Amount	in Taka
	Notes	31 March 2022	31 Dec 2021
OFF - BALANCE SHEET ITEMS			
Contingent liabilities	21		
Acceptances and endorsements	21.1	73,883,673,894	71,189,112,961
Letters of guarantee	21.2	34,192,247,502	36,605,203,719
Irrevocable letters of credit	21.3	54,281,560,511	46,643,694,270
Bills for collection	21.4	14,688,652,813	13,667,430,360
Other contingent liabilities		-	-
-	L	177,046,134,719	168,105,441,310
Other commitments			
Documentary credits and short term trade -related transactions		-	-
Forward assets purchased and forward deposits placed		11,591,698,846	1,758,763,902
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-
Liabilities against forward purchase and sale		-	-
		-	-
	L	11,591,698,846	1,758,763,902
Total Off-Balance Sheet items including contingent liabilities	-	188,637,833,565	169,864,205,212

Sd/-Company Secretary Sd/-Chief Financial Officer Sd/-Managing Director

Sd/-Director

-

<u>Sd/-</u> Chairman

Prime Bank Limited Consolidated Profit and Loss Account (Unaudited) for the period from 01 Januray to 31 March 2022

Deutieuleue	Notos	Amount in Taka			
Particulars	Notes	Jan-Mar-2022	Jan-Mar-2021		
	-				
Interest income / profit on investments	23	4,086,305,459	3,765,956,038		
Interest / profit paid on deposits, borrowings, etc.	24	(2,077,152,370)	(1,734,045,338)		
Net interest / net profit on investments		2,009,153,089	2,031,910,700		
Investment income	25	953,894,133	1,946,177,846		
Commission, exchange and brokerage	26	880,516,179	453,539,086		
Other operating income	27	238,883,627	185,349,380		
Total operating income (A)		4,082,447,028	4,616,977,012		
Salaries and allowances	28	1,231,489,125	1,134,765,657		
Rent, taxes, insurance, electricity, etc.	29	141,861,068	149,455,478		
Legal expenses	30	28,355,885	8,847,667		
Postage, stamp, telecommunication, etc.	31	26,541,320	18,776,864		
Stationery, printing, advertisements, etc.	32	55,382,260	26,977,871		
Managing Director's salary and fees	33	3,639,194	696,774		
Directors' fees	34	1,023,201	881,090		
Auditors' fees	35	1,201,753	734,969		
Charges on loan losses	36	-	-		
Depreciation and repair of Bank's assets	37	190,293,332	237,180,829		
Other expenses	38	248,581,885	260,152,603		
Total operating expenses (B)	_	1,928,369,025	1,838,469,802		
Profit / (loss) before provision (C=A-B)	-	2,154,078,003	2,778,507,209		
Provision for loans & advances	39	420,000,000	740,000,000		
Provision for diminution in value of investments	39	35,175,228	9,780,958		
Provision for impairment of client margin loan	39	40,000,000	113,541,022		
Other provisions	39	(20,000,000)	180,000,000		
Total provision (D)	_	475,175,228	1,043,321,980		
Total profit / (loss) before taxes (C-D)	_	1,678,902,775	1,735,185,228		
Provision for taxation:	-	,			
Current tax	40	153,108,737	687,127,488		
Deferred tax	L	487,978,422	(471,263,975)		
	_	641,087,159	215,863,513		
Net profit after taxation		1,037,815,616	1,519,321,716		
Retained earnings brought forward from previous year	20.1	5,227,477,362	3,620,876,109		
	=	6,265,292,978	5,140,197,826		

Particulars	Notes	Amount in Taka			
Particulais		Jan-Mar-2022	Jan-Mar-2021		
Appropriations					
Statutory reserve		-	-		
Non controlling interest		(3)	(5)		
General reserve		-	-		
		(3)	(5)		
Retained surplus	20	6,265,292,981	5,140,197,831		
Earnings per share (EPS)	41	0.92	1.34		

Sd/-Company Secretary Sd/-Chief Financial Officer Sd/-Managing Director

Sd/-Director <u>Sd/-</u> Chairman

Prime Bank Limited Consolidated Cash Flow Statement (Unaudited) for the period from 01 January to 31 March 2022

	Deutiquiere	Amount in Taka		
	Particulars	Jan-Mar-2022	Jan-Mar-2021	
A)	Cash flows from operating activities			
	Interest receipts in cash	4,418,087,998	4,167,032,814	
	Interest payments	(1,670,163,074)	(1,875,965,201)	
	Dividend receipt	51,110,507	8,567,706	
	Fees and commission receipts in cash	880,516,179	453,539,086	
	Recoveries of loans previously written off	43,399,408	25,267,525	
	Cash payments to employees	(1,219,232,418)	(916,462,431)	
	Cash payments to suppliers	(184,514,375)	(226,579,960)	
	Income taxes paid	(562,701,974)	(581,111,423)	
	Receipts from other operating activities	279,249,996	1,566,011,471	
	Payments for other operating activities	(307,130,590)	(315,584,748)	
	Cash generated from operating activities before			
	changes in operating assets and liabilities	1,728,621,658	2,304,714,840	
	Increase / (decrease) in operating assets and liabilities			
	Purchase of trading securities (Treasury bills)	3,948,065,355	11,197,065,069	
	Loans and advances to customers	902,284,411	131,053,203	
	Other assets	(6,148,310,089)	(438,403,189)	
	Deposits from other banks / borrowings	(229,009,898)	4,770,815,315	
	Deposits from customers	(4,608,577,817)	(16,621,482,028)	
	Other liabilities account of customers	6,983,319	155,404,729	
	Other liabilities	(613,852,829)	636,623,638	
		(6,742,417,548)	(168,923,264)	
	Net cash from operating activities	(5,013,795,890)	2,135,791,576	
		(3,013,733,030)	2,133,731,370	
B)	Cash flows from investing activities			
	Payments for purchases of securities	(233,416,481)	(541,992,555)	
	Purchase of property, plant and equipment	(195,312,709)	(74,197,601)	
	Net cash used in investing activities	(428,729,190)	(616,190,156)	
C)	Cash flows from financing activities			
-,	Payments for redemption of sub-ordinated bond	(500,000,000)	(500,000,000)	
	Repayment of borrowings and leasing liabilities	(64,433,972)	(95,947,504)	
	Interest paid on lease liabilities	(15,041,848)	(17,818,082)	
	Net cash used in financing activities	(579,475,820)	(613,765,586)	
•	Not increases $(decreases)$ in each and each equivalents $(A + B + C)$		905,835,834	
-	Net increase / (decrease) in cash and cash equivalents $(A + B + C)$	(6,022,000,900)		
E)	Effects of exchange rate changes on cash and cash equivalents	3,044,671	(472,362) 24,980,110,856	
F)	Cash and cash equivalents at beginning of the year Cash and cash equivalents at end of the year (D+E+F)	28,265,687,613 22,246,731,384	25,885,474,329	
G)	Cash and Cash equivalents at end of the year (D+E+F)	22,240,731,304	25,005,474,529	
	Cash and cash equivalents at end of the year			
	Cash in hand (including foreign currencies) (note-3)	3,820,734,934	3,947,195,109	
	Balance with Bangladesh Bank and its agent bank (s)	3,020,701,901	0,5 17,150,105	
	(including foreign currencies) (note-3)	11,794,336,793	11,715,972,417	
	Balance with other banks and financial institutions (note-4)	6,627,325,157	10,217,805,603	
	Prize bonds (note-6a)	4,334,500	4,501,200	
		22,246,731,384	25,885,474,329	
		22/270// 31/307	20,000,777,029	

Sd/-Company Secretary

Sd/-Chief Financial Officer

Sd/-Managing Director

Sd/-Director

Sd/-Chairman

Prime Bank Limited Consolidated Statement of Changes in Equity (Unaudited) for the period from 01 January to 31 March 2022

Particulars	Paid up capital	Statutory reserve	General reserve	Share premium	Non controlling interest	Revaluation reserve	Revaluation gain / loss on investments	F.C. translation gain	Retained earnings	Total
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Balance as at 1 January 2022 Changes in accounting policy / Last year's profit	11,322,834,770	10,353,413,584	28,002,888	1,211,881,786	57 -	1,507,173,559	77,762,255	20,460,078 -	5,213,854,021 -	29,735,382,998
Balance as at 1 January 2022	11,322,834,770	10,353,413,584	28,002,888	1,211,881,786	57	1,507,173,559	77,762,255	20,460,078	5,213,854,021	29,735,382,998
Intercompany transaction	-	-	-	-	-	-	-	-	11,123,646	11,123,646
Surplus / (deficit) on account of revaluation of properties	-	-	-	-	-	-	-	-	-	-
Adjustment of last year revaluation gain on investments	-	-	-	-	-	-	(22,373,791)	-	-	(22,373,791)
Surplus / (deficit) on account of revaluation of investments	-	-	-	-	-	-	219,962,013	-	-	219,962,013
Currency translation differences	-	-	-	-	-	-	-	77,753	2,499,697	2,577,450
Net gains and losses not recognized in the income statement	-	-	-	-	-	-	275,350,478	20,537,831	5,227,477,365	29,946,672,317
Net profit for the year	-	-	-	-	-	-	-	-	1,037,815,616	1,037,815,616
Dividend (Bonus shares)	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
Share Premium	-			-						-
Remeasurement gain/(loss) of defined benefits liability/assets	-	-	-	-	-	-	-	-	-	-
Minority interest	-	-	-	-	0.23	-	-	-	-	0.23
Issue of share capital-right share	-	-	-	-	-	-	-	-	-	-
Balance as at 31 March 2022	11,322,834,770	10,353,413,584	28,002,888	1,211,881,786	57	1,507,173,559	275,350,478	20,537,831	6,265,292,981	30,984,487,934
Balance as at 31 March 2021	11,322,834,770	10,353,413,584	28,002,888	1,211,881,786	55	1,507,173,559	250,585,003	16,269,563	5,140,197,831	29,830,359,040

Sd/-Company Secretary Sd/-Chief Financial Officer

Sd/-Managing Director _____Sd/-____ Director <u>Sd/-</u> Chairman

Prime Bank Limited Balance Sheet (Unaudited) as at 31 March 2022

Particulars	Notes	Amount	in Taka
	notes	31 March 2022	31 Dec 2021
PROPERTY AND ASSETS	-		
Cash	3a	2 020 500 020	
Cash in hand (including foreign currencies) Balance with Bangladesh Bank and its agent bank (s)		3,820,589,936	4,175,754,565
(including foreign currencies)		11,794,336,793	11,677,721,619
(including foreign currencies)	L	15,614,926,729	15,853,476,184
Balance with other banks and financial institutions	4a	15,014,920,729	10,000,470,104
In Bangladesh		3,906,883,466	8,942,695,539
Outside Bangladesh		2,265,769,638	3,204,311,794
		6,172,653,105	12,147,007,333
Money at call on short notice	5	-	· · · · -
Tuyoshmouka	6-		
Investments Government	6a	55,793,591,177	53,969,145,650
Government		5,205,009,977	5,174,741,977
	L	60,998,601,155	59,143,887,627
Loans, advances and lease / investments		00,550,001,155	00/110/00//02/
Loans, cash credits, overdrafts, etc./ investments	7a	223,169,492,417	221,701,136,687
Bills purchased and discounted	8a	37,688,481,910	41,314,211,162
•	L	260,857,974,327	263,015,347,849
Fixed assets including premises, furniture and fixtures	9a	8,357,696,237	8,325,699,812
Other assets	10a	32,007,189,944	31,172,459,495
Non - banking assets	11	220,500,640	220,500,640
Total assets	-	384,229,542,136	389,878,378,940
	E		
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents	12a	62,187,226,804	62,061,332,558
Deposits and other accounts Current / Al-wadeeah current deposits	13a.1.c	45,252,898,679	47,678,047,146
Bills payable		4,930,775,247	4,923,791,928
Savings bank / Mudaraba savings deposits		67,628,869,637	70,358,701,527
Term deposits / Mudaraba term deposits		120,155,355,768	120,109,951,192
Bearer certificate of deposit		-	-
Other deposits		-	-
•	L	237,967,899,331	243,070,491,793
Other liabilities	14a	E2 077 900 042	EA 9E7 691 E66
Total liabilities	14a -	<u> </u>	<u>54,857,681,566</u> 359,989,505,917
Capital / Shareholders' equity	-	555,155,017,079	559,969,505,917
Paid up capital	15.2	11,322,834,770	11,322,834,770
Share premium	15.4	1,211,881,786	1,211,881,786
Statutory reserve	16	10,353,413,584	10,353,413,584
Revaluation gain / (loss) on investments	17a	230,644,259	32,533,614
Revaluation reserve	18	1,507,173,559	1,507,173,559
Foreign currency translation gain	19a	20,446,797	20,121,408
Other reserve	22	-	-
Surplus in profit and loss account / Retained earnings	20a	6,450,130,304	5,440,914,302
Total Shareholders' equity Total liabilities and Shareholders' equity	-	31,096,525,058 384,229,542,136	29,888,873,023 389,878,378,940
iotai navinties and Sharenoiders equity	-	JO4,229,342,130	J07070707070794U

Particulars		Amount in Taka		
raiticulais	Notes	31 March 2022	31 Dec 2021	
OFF - BALANCE SHEET ITEMS				
Contingent liabilities	21a			
Acceptances and endorsements	21a.1	73,883,673,894	71,189,112,961	
Letters of guarantee	21a.2	34,192,247,502	36,605,203,719	
Irrevocable letters of credit	21a.3	54,281,560,511	46,643,694,270	
Bills for collection	21a.4	14,688,652,813	13,667,430,360	
Other contingent liabilities		-	-	
5	L	177,046,134,719	168,105,441,310	
Other commitments				
Documentary credits and short term trade -related transactions	Ĩ	-	-	
Forward assets purchased and forward deposits placed		11,591,698,846	1,758,763,902	
Undrawn note issuance and revolving underwriting facilities		-	-	
Undrawn formal standby facilities, credit lines and other commitments		-	-	
Liabilities against forward purchase and sale		-	-	
······	L	11,591,698,846	1,758,763,902	
Total Off-Balance Sheet items including contingent liabilities	-	188,637,833,565	169,864,205,212	

Sd/-Company Secretary Sd/-Chief Financial Officer

<u>Sd/-</u> Managing Director

Sd/-Director Sd/-Chairman

Prime Bank Limited Profit and Loss Account (Unaudited) for the period from 01 Januray to 31 March 2022

Particulars	Notes	Amount	in Taka
	Notes	Jan-Mar-2022	Jan-Mar-2021
			2 752 421 204
Interest income / profit on investments	23a	4,019,527,158	3,752,431,304
Interest / profit paid on deposits, borrowings, etc.	24a	(2,063,365,929)	(1,732,442,869)
Net interest / net profit on investments		1,956,161,230	2,019,988,435
Investment income	25a	879,830,696	1,866,800,192
Commission, exchange and brokerage	26a	813,097,223	345,310,124
Other operating income	27a	235,015,026	177,196,013
Total operating income (A)		3,884,104,176	4,409,294,765
Salaries and allowances	28a	1,187,268,267	1,091,806,716
Rent, taxes, insurance, electricity, etc.	29a	135,104,750	142,950,937
Legal expenses	30a	26,355,126	4,425,781
Postage, stamp, telecommunication, etc.	31a	24,108,860	16,881,133
Stationery, printing, advertisements, etc.	32a	54,060,562	25,873,673
Managing Director's salary and fees	33	3,639,194	696,774
Directors' fees	34a	540,136	636,125
Auditors' fees	35a	345,000	345,000
Charges on loan losses	36	-	-
Depreciation and repair of Bank's assets	37a	181,685,708	227,529,144
Other expenses	38a	232,660,005	225,980,011
Total operating expenses (B)		1,845,767,608	1,737,125,293
Profit / (loss) before provision (C=A-B)	-	2,038,336,567	2,672,169,471
Provision for loans & advances	39a	420,000,000	740,000,000
Provision for diminution in value of investments	39a	-	-
Other provisions	39a	(20,000,000)	180,000,000
Total provision (D)	-	400,000,000	920,000,000
Total profit / (loss) before taxes (C-D)	-	1,638,336,567	1,752,169,471
Provision for taxation			
Current tax	40a	139,778,911	672,606,872
Deferred tax		489,341,655	(471,263,975)
	-	629,120,566	201,342,897
Net profit after taxation		1,009,216,002	1,550,826,575
Retained earnings brought forward from previous years	20.1a	5,440,914,302	3,986,922,182
	<u>-</u>	6,450,130,304	5,537,748,757
	•		

Particulars	Notes	Amount in Taka			
Faiticulais	Notes	Jan-Mar-2022	Jan-Mar-2021		
Appropriations					
Statutory reserve General reserve		-	-		
		-	-		
Retained surplus	20a	6,450,130,304	<u>5,537,748,757</u>		
Earnings per share (EPS)	42	0.89	1.37		

Sd/-Company Secretary Sd/-Chief Financial Officer Sd/-Managing Director

Sd/-Director <u>Sd/-</u> Chairman

Prime Bank Limited Cash Flow Statement (Unaudited) for the period from 01 January to 31 March 2022

			Amount in Taka			
	Particulars	F	Jan-Mar-2022	Jan-Mar-2021		
A)	Cash flows from operating activities					
,	Interest receipts in cash	Г	4,300,320,245	4,095,769,611		
	Interest payments		(1,605,387,180)	(1,816,624,263)		
	Dividend receipt		51,110,507	8,567,706		
	Fees and commission receipts in cash		813,097,223	345,310,124		
	Recoveries of loans previously written off		43,399,408	25,267,525		
	Cash payments to employees		(1,175,011,560)	(873,503,490)		
	Cash payments to suppliers		(183,192,677)	(134,437,451)		
	Income taxes paid		(562,701,974)	(581,111,423)		
	Receipts from other operating activities		201,317,960	1,478,480,451		
	Payments for other operating activities		(278,679,354)	(267,955,063)		
	Cash generated from operating activities before					
	changes in operating assets and liabilities		1,604,272,597	2,279,763,727		
	Increase / (decrease) in operating assets and liabiliti	ec				
	Purchase/sale of trading securities (Treasury bills)		3,948,065,355	11,197,065,069		
	Loans and advances to customers		505,093,652	1,122,642,080		
	Other assets		(6,142,532,521)	(367,732,968)		
	Deposits from other banks / borrowings		21,490,521	3,717,160,344		
	Deposits from customers		(4,608,577,817)	(16,621,482,028)		
	Other liabilities account of customers		6,983,319	155,404,729		
	Other liabilities		(773,004,047)	195,213,896		
		L	(7,042,481,539)	(601,728,878)		
	Net cash from operating activities	_	(5,438,208,941)	1,678,034,849		
B)	Cash flows from investing activities	-	1			
	Payments for purchases of securities			(166,190,554)		
	Purchase of property, plant and equipment	L	(195,312,709)	(73,460,028)		
	Net cash used in investing activities	—	(195,312,710)	(239,650,582)		
C)	Cash flows from financing activities					
-	Payments for redemption of sub-ordinated bond	Г	(500,000,000)	(500,000,000)		
	Repayment of borrowings and leasing liabilities		(64,433,972)	(95,947,504)		
	Interest paid on lease liabilities		(15,041,848)	(17,818,082)		
	Net cash used in financing activities	_	(579,475,821)	(613,765,586)		
		а Г				
D)	Net increase / (decrease) in cash and cash equivalents (A+B		(6,212,997,472)	824,618,682		
E)	Effects of exchange rate changes on cash and cash equivale	nts	325,389	15,115		
F)	Cash and cash equivalents at beginning of the year	., L	28,004,586,417	24,633,900,854		
G)	Cash and cash equivalents at end of the year (D+E+F	-) =	21,791,914,334	25,458,534,651		
	Cash and cash equivalents at end of the year					
	Cash in hand (including foreign currencies) (note-3a)		3,820,589,936	3,947,093,450		
	Balance with Bangladesh Bank and its agent bank (s)					
	(including foreign currencies) (note-3a)		11,794,336,793	11,715,972,417		
	Balance with other banks and financial institutions (note-4a)		6,172,653,105	9,790,967,585		
	Prize bonds (note-6a)		4,334,500	4,501,200		
		=	21,791,914,334	25,458,534,651		
	C4/	.,		C4/		

Sd/-Company Secretary

Sd/-Chief Financial Officer

Sd/-Managing Director

Sd/-Director

Sd/-Chairman

Prime Bank Limited Statement of Changes in Equity (Unaudited) for the period from 01 January to 31 March 2022

Particulars	Paid-up Capital	Share premium	Statutory reserve	Revaluation reserve	Revaluation gain / loss on investments	F.C. Translation gain	Retained earnings	Total
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Balance as at 1 January 2022 Changes in accounting policy / Last year's profit	11,322,834,770	1,211,881,786	10,353,413,584 -	1,507,173,559	32,533,614	20,121,408	5,440,914,302 -	29,888,873,023
Balance as at 1 January 2022	11,322,834,770	1,211,881,786	10,353,413,584	1,507,173,559	32,533,614	20,121,408	5,440,914,302	29,888,873,023
Surplus / deficit on account of revaluation of properties	-	-	-	-	-	-	-	-
Adjustment of last year revaluation gain on investments	-	-	-	-	(22,373,791)	-	-	(22,373,791)
Surplus / deficit on account of revaluation of investments	-	-	-	-	220,484,435	-	-	220,484,435
Currency translation differences	-	-	-	-	-	325,389	-	325,389
Net gains and losses not recognized in the income statement	-	-	-	-	230,644,259	20,446,797	5,440,914,302	30,087,309,056
Net profit for the year	-	-	-	-	-	-	1,009,216,002	1,009,216,002
Dividend (Bonus shares)	-	-	-	-	-	-	-	-
Cash dividend	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
Share premium	-	-	-	-	-	-	-	-
Appropriation made during the year	-	-	-	-	-	-	-	-
Balance as at 31 March 2022	11,322,834,770	1,211,881,786	10,353,413,584	1,507,173,559	230,644,259	20,446,797	6,450,130,304	31,096,525,058
Balance as at 31 March 2021	11,322,834,770	1,211,881,786	10,353,413,584	1,507,173,559	205,143,873	16,294,513	5,537,748,757	30,154,490,841

<u>Sd/-</u> Company Secretary <u>Sd/-</u> Chief Financial Officer Sd/-Managing Director <u>Sd/-</u> Director Sd/-Chairman

Notes to the Financial Statements as at and for the period ended 31 March 2022

1 Status of the bank

Prime Bank Limited ("the Bank") was incorporated as a public limited company in Bangladesh under Companies Act, 1994 with the registered office of the Company at 119-120 Motijheel C/A, Dhaka-1000. It commenced its banking business with one branch on April 17, 1995 under the license issued by Bangladesh Bank. At present, the Bank has 146 (One Hundred Forty Six) branches including 18 (Eighteen) SME Centres/ Branches all over Bangladesh and 2 (Two) booths located at Dhaka Club, Dhaka and at Chittagong Port, Chittagong. Out of the above 146 branches, 05 (five) branches are designated as Islamic Banking branch complying with the rules of Islamic Shariah. Also, the Bank has 3 (Three) Off-shore Banking Units (OBUs), 5 (Five) subsidiary Companies (3 Foreign subsidiaries & 2 Local subsidiaries). The Bank went for Initial Public Offering (IPO) in 1999 and its shares were listed with Dhaka Stock Exchange Limited and Chittagong Stock Exchange Limited as a publicly-traded company for its general classes of share.

1.1 Principal activities

The principal activities of the Bank are to provide all kinds of commercial banking services to customers through its branches and SME centers/ branches in Bangladesh. The Bank also provides off-shore banking services through its 3 (Three) Off-shore Banking Units (OBU).

2 Accounting policies

2.1 Accounting policies in the interim financial statements are same as that were applied in its last annual financial statements of 31 December 2021. The consolidated financial statements included the financial statements of Prime Bank Limited and its subsidiaries, i.e. Prime Bank Investment Limited, Prime Bank Securities Limited, Prime Exchange Co. (Pte) Limited, Singapore, PBL Exchange (UK) Limited and PBL Finance (Hong Kong) Limited.

2.2 Basis of preparation

The quarterly financial statements have been prepared in condensed form in accordance with the requirements of International Accounting Standard (IAS)-34 "Interim Financial Reporting" and Rule 13 of the Securities and Exchange Rules 1987 and all other International Financial Reporting Standards (IFRS) and International Accounting Standards (IAS) as applicable for the Banks.

- **2.3** Adequate provision has been made against loans and advances, off-balance sheet items, investments and other assets as per Bangladesh Bank's circulars.
- **2.4** Provision for income tax has been made on the accounting profit made by the Bank after considering some taxable income add back and disallowances of expenditures in accordance with the provision of Finance Act-2021 and the Income Tax Ordinance 1984.
- **2.5** The consolidated financial statements have been prepared for the period ended on March 31, 2022 in accordance with International Accounting Standard (IAS)-27, "Separate Financial Statements" and International Financial Reporting Standard (IFRS)- 10, "Consolidated Financial Statements".

The financial statements were approved by the Board of Directors on 24 April 2022.

2.7 General

- a) These financial statements are presented in Taka, which is the Bank's functional currency. Figures appearing in these financial statements have been rounded off to the nearest Taka.
- b) Figures of previous year have been rearranged and/or restated whenever necessary to conform to current year's

		Amount i	n Taka
		31 March 2022	31 Dec 2021
-			
3	Consolidated cash		
i	Cash in hand		
	Prime Bank Limited (note-3a.1)	3,820,589,936	4,175,754,565
	Prime Bank Investment Limited	21,725	56,274
	Prime Bank Securities Limited	123,273	28,500
	Prime Exchange Co. Pte. Ltd., Singapore	-	16,457,897
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		3,820,734,934	4,192,297,236
			<u> </u>
ii	Balance with Bangladesh Bank and its agent bank(s)		
	Prime Bank Limited (note-3a.2)	11,794,336,793	11,677,721,619
	Prime Bank Investment Limited		
	Prime Bank Securities Limited	_	-
	Prime Exchange Co. Pte. Ltd., Singapore		_
	PBL Exchange (UK) Ltd.	_	-
		-	-
	PBL Finance (Hong Kong) Limited		-
		11,794,336,793	11,677,721,619
		15,615,071,727	15,870,018,855
3a	Cash of the Bank		
3a.1	Cash in hand		
	In local currency	3,772,047,119	4,132,694,695
	In foreign currency	48,542,816	43,059,870
		3,820,589,936	4,175,754,565
			• • • • • • • • •
3a.2	Balance with Bangladesh Bank and its agent bank(s)		
	In local currency	10,059,295,119	10,156,474,355
	In foreign currency	1,217,409,244	660,695,128
	in foreigh currency	11,276,704,363	10,817,169,482
	Sonali Bank as agent of Bangladesh Bank (Local currency)	517,632,430	860,552,136
	Solial bally as agent of bangladesh bally (Local currency)	11,794,336,793	11,677,721,619
		15,614,926,729	15,853,476,184
		15,014,920,729	13,033,470,104
4	Consolidated balance with other banks and financial institutions		
	In Bangladesh		
	Prime Bank Limited (note-4a.1)	3,906,883,466	8,942,695,539
	Prime Bank Investment Limited	22,623,632	87,419,736
	Prime Bank Securities Limited	282,923,980	277,692,287
	Prime Exchange Co. Pte. Ltd., Singapore		
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		4,212,431,079	9,307,807,562
	Less: Inter-company transaction	22,536,835	257,685,022
		4,189,894,244	9,050,122,540
	Outside Bangladesh		
	Prime Bank Limited	2,265,769,638	3,204,311,794
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	94,462,956	95,909,804
	PBL Exchange (UK) Ltd.	18,579,668	19,481,729
	PBL Finance (Hong Kong) Limited	58,618,650	21,739,991
		2,437,430,913	3,341,443,318
		6,627,325,157	12,391,565,858
4a	Balance with other banks and financial institutions of the Bank		
	In Bangladesh	3,906,883,466	8,942,695,539
	Outside Bangladesh	2,265,769,638	3,204,311,794
		6,172,653,105	12,147,007,333
5	Money at call on short notice		

		Amount	in Taka
		31 March 2022	31 Dec 2021
6	Consolidated investments		
	Government		
	Prime Bank Limited (note-6a)	55,793,591,177	53,969,145,650
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited	-	-
	PDE Finance (Fiolig Kong) Limited	55,793,591,177	53,969,145,650
	Others Prime Bank Limited (note-6a)	5,205,009,977	5,174,741,977
	Prime Bank Investment Limited	1,229,706,971	1,172,619,979
	Prime Bank Securities Limited	2,246,126,173	2,069,796,684
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		8,680,843,121	8,417,158,640
6a	Investments of the Bank	64,474,434,298	62,386,304,290
vu	i) Investment classified as per Bangladesh Bank Circular:		
	Held for trading (HFT)	9,217,768,604	11,166,217,890
	Held to maturity (HTM)	46,571,488,074	42,798,824,860
	Other securities	5,209,344,477	5,178,844,877
		60,998,601,155	59,143,887,627
	a) Government securities:		
	ii) Investment classified as per nature:a) Government securities:		
	28 days treasury bills		- 1
	91 days treasury bills	-	_
	182 days treasury bills	-	1,998,452,000
	364 days treasury bills	-	1,949,613,355
	5 years treasury bills	-	-
		-	3,948,065,355
	30 days Bangladesh Bank bills	-	-
	Government bonds: Prize bonds	4,334,500	4 102 000
	Government bonds	4,334,300	4,102,900 50,016,977,395
	Government bonds	55,793,591,177	50,021,080,295
		55,793,591,177	53,969,145,650
	b) Other investments:		
	Alarafah Islami Bank Subordinated Bond	819,333,333	809,333,333
	MTBL Perpetual Bond	861,187,653	876,419,653
	Beximco Green Sukuk al Istisna'a	512,250,000	501,000,000
	Shares (note-6a.1)	3,012,238,991	2,987,988,991
		<u>5,205,009,977</u> <u>60,998,601,155</u>	<u>5,174,741,977</u> 59,143,887,627
		00,990,001,199	59,145,007,027
6a.1	Investment in shares		
	Quoted		46 406 650
	Baraka Power BATBC	46,126,653	46,126,653
	BSCCL	237,197,218 57,451,813	237,197,218 57,451,813
	BergerPBL	34,368,643	34,368,643
	DESCO	19,262,511	19,262,511
	UnileverCL	7,093,115	7,093,115
	IDLC	8,256,150	8,256,150
	National Bank Ltd. Singer BD	27,970,098 103,836,021	27,970,098 103,836,021
	UPGDCL	96,111,263	96,111,263
	Uttara Bank Ltd.	37,009,980	37,009,980
		674,683,465	674,683,465
	Unquoted		
	Central Depository Bangladesh Limited (CDBL)	15,694,430	15,694,430
	Central Counterparty Bangladesh Limited (CCBL)	37,500,000	37,500,000
	Investment in SWIFT	4,184,430	4,184,430
	Market Stabilization Fund Preference Share (United Mymensingh Power)	- 2,040,416,667	- 2,016,166,667
	Golden Harvest Ice Cream Ltd	2,040,410,007 239,760,000	239,760,000
		2,337,555,526	2,313,305,526
		3,012,238,991	2,987,988,991

		Amount	in Taka
		31 March 2022	31 Dec 2021
7	Consolidated loans, advances and lease / investments		
	Prime Bank Limited (note-7a)	223,169,492,417	221,701,136,687
	Prime Bank Investment Limited	4,547,470,140	4,932,098,760
	Prime Bank Securities Limited	243,592,452	300,810,631
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	<u> </u>	-
		227,960,555,009	226,934,046,078
	Less: Inter-company transactions	6,209,460,426	6,310,832,146
		221,751,094,583	220,623,213,932
	Consolidated bills purchased and discounted (note-8)	40,758,074,908	44,339,148,120
		262,509,169,491	264,962,362,052
_			
7a	Loans, advances and lease / investments of the Bank i) Loans, cash credits, overdrafts, etc.		
	Inside Bangladesh		
	Secured overdraft / Quard against TDR	49,792,348,760	47,901,648,192
	Cash credit / Murabaha	18,069,482,042	21,052,961,364
	Loans (General)	68,966,451,634	68,743,387,096
	House building loan	1,576,658,974	1,437,498,456
	Loan against trust receipt	3,705,632,831	3,955,975,373
	Payment against document	8,650,651	23,846,325
	Retail loan	16,709,821,122	16,835,739,547
	Lease finance / Izara	940,767,543	1,155,961,940
	Credit card	1,448,668,550	1,391,192,439
	Hire purchase	13,274,856,691	13,216,215,541
	Other loans and advances	48,676,153,619 223,169,492,417	45,986,710,412 221,701,136,687
	Outside Reveladaab	223,109,492,41/	221,/01,150,00/
	Outside Bandiadesn	-	-
	Outside Bangladesh	223,169,492,417	221,701,136,687
	ii) Bills purchased and discounted (note-8a)	223,169,492,417	221,701,136,687
	ii) Bills purchased and discounted (note-8a)	223,169,492,417	221,701,136,687
	ii) Bills purchased and discounted (note-8a) Payable Inside Bangladesh		
	ii) Bills purchased and discounted (note-8a) <i>Payable Inside Bangladesh</i> Inland bills purchased	223,169,492,417 7,533,512,836	- 221,701,136,687 6,895,679,420
	ii) Bills purchased and discounted (note-8a) Payable Inside Bangladesh Inland bills purchased Payable Outside Bangladesh	7,533,512,836	6,895,679,420
	ii) Bills purchased and discounted (note-8a) <i>Payable Inside Bangladesh</i> Inland bills purchased	7,533,512,836 30,154,969,074	6,895,679,420 34,418,531,742
	ii) Bills purchased and discounted (note-8a) Payable Inside Bangladesh Inland bills purchased Payable Outside Bangladesh	7,533,512,836 30,154,969,074 37,688,481,910	6,895,679,420 34,418,531,742 41,314,211,162
	ii) Bills purchased and discounted (note-8a) Payable Inside Bangladesh Inland bills purchased Payable Outside Bangladesh	7,533,512,836 30,154,969,074	6,895,679,420 34,418,531,742
8	ii) Bills purchased and discounted (note-8a) Payable Inside Bangladesh Inland bills purchased Payable Outside Bangladesh Foreign bills purchased and discounted	7,533,512,836 30,154,969,074 37,688,481,910	6,895,679,420 34,418,531,742 41,314,211,162
8	 ii) Bills purchased and discounted (note-8a) Payable Inside Bangladesh Inland bills purchased Payable Outside Bangladesh Foreign bills purchased and discounted 	7,533,512,836 30,154,969,074 37,688,481,910 260,857,974,327	6,895,679,420 34,418,531,742 41,314,211,162 263,015,347,849
8	ii) Bills purchased and discounted (note-8a) Payable Inside Bangladesh Inland bills purchased Payable Outside Bangladesh Foreign bills purchased and discounted	7,533,512,836 30,154,969,074 37,688,481,910	6,895,679,420 34,418,531,742 41,314,211,162
8	 ii) Bills purchased and discounted (note-8a) <i>Payable Inside Bangladesh</i> Inland bills purchased <i>Payable Outside Bangladesh</i> Foreign bills purchased and discounted Consolidated bills purchased and discounted Prime Bank Limited (note-8a) 	7,533,512,836 30,154,969,074 37,688,481,910 260,857,974,327	6,895,679,420 34,418,531,742 41,314,211,162 263,015,347,849
8	 ii) Bills purchased and discounted (note-8a) <i>Payable Inside Bangladesh</i> Inland bills purchased <i>Payable Outside Bangladesh</i> Foreign bills purchased and discounted Consolidated bills purchased and discounted Prime Bank Limited (note-8a) Prime Bank Investment Limited 	7,533,512,836 30,154,969,074 37,688,481,910 260,857,974,327	6,895,679,420 34,418,531,742 41,314,211,162 263,015,347,849
8	 ii) Bills purchased and discounted (note-8a) <i>Payable Inside Bangladesh</i> Inland bills purchased <i>Payable Outside Bangladesh</i> Foreign bills purchased and discounted Consolidated bills purchased and discounted Prime Bank Limited (note-8a) Prime Bank Investment Limited Prime Bank Securities Limited	7,533,512,836 30,154,969,074 37,688,481,910 260,857,974,327	6,895,679,420 34,418,531,742 41,314,211,162 263,015,347,849
8	 ii) Bills purchased and discounted (note-8a) <i>Pavable Inside Bangladesh</i> Inland bills purchased <i>Pavable Outside Bangladesh</i> Foreign bills purchased and discounted Consolidated bills purchased and discounted Prime Bank Limited (note-8a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore	7,533,512,836 30,154,969,074 37,688,481,910 260,857,974,327	6,895,679,420 34,418,531,742 41,314,211,162 263,015,347,849
8	 ii) Bills purchased and discounted (note-8a) <i>Pavable Inside Bangladesh</i> Inland bills purchased <i>Pavable Outside Bangladesh</i> Foreign bills purchased and discounted Consolidated bills purchased and discounted Prime Bank Limited (note-8a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd.	7,533,512,836 30,154,969,074 37,688,481,910 260,857,974,327 37,688,481,910 - - - - - - -	6,895,679,420 34,418,531,742 41,314,211,162 263,015,347,849 41,314,211,162 - - - - - - - -
8	 ii) Bills purchased and discounted (note-8a) <i>Pavable Inside Bangladesh</i> Inland bills purchased <i>Pavable Outside Bangladesh</i> Foreign bills purchased and discounted Consolidated bills purchased and discounted Prime Bank Limited (note-8a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd.	7,533,512,836 30,154,969,074 37,688,481,910 260,857,974,327 37,688,481,910 - - - - 3,069,592,998	6,895,679,420 34,418,531,742 41,314,211,162 263,015,347,849 41,314,211,162 - - - - - - - 3,024,936,958
8	 ii) Bills purchased and discounted (note-8a) <i>Pavable Inside Bangladesh</i> Inland bills purchased <i>Pavable Outside Bangladesh</i> Foreign bills purchased and discounted Consolidated bills purchased and discounted Prime Bank Limited (note-8a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Bills purchased and discounted	7,533,512,836 30,154,969,074 37,688,481,910 260,857,974,327 37,688,481,910 - - - 3,069,592,998 40,758,074,908	6,895,679,420 34,418,531,742 41,314,211,162 263,015,347,849 41,314,211,162 - - - 3,024,936,958 44,339,148,120
	 ii) Bills purchased and discounted (note-8a) <i>Pavable Inside Bangladesh</i> Inland bills purchased <i>Pavable Outside Bangladesh</i> Foreign bills purchased and discounted Consolidated bills purchased and discounted Prime Bank Limited (note-8a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Bills purchased and discounted	7,533,512,836 30,154,969,074 37,688,481,910 260,857,974,327 37,688,481,910 - - - 3,069,592,998 40,758,074,908	6,895,679,420 34,418,531,742 41,314,211,162 263,015,347,849 41,314,211,162 - - - 3,024,936,958 44,339,148,120
	 ii) Bills purchased and discounted (note-8a) <i>Pavable Inside Bangladesh</i> Inland bills purchased <i>Pavable Outside Bangladesh</i> Foreign bills purchased and discounted Consolidated bills purchased and discounted Prime Bank Limited (note-8a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Bills purchased and discounted	7,533,512,836 30,154,969,074 37,688,481,910 260,857,974,327 37,688,481,910 - - - 3,069,592,998 40,758,074,908	6,895,679,420 34,418,531,742 41,314,211,162 263,015,347,849 41,314,211,162 - - - 3,024,936,958 44,339,148,120 6,895,679,420 34,418,531,742
	 ii) Bills purchased and discounted (note-8a) <i>Pavable Inside Bangladesh</i> Inland bills purchased <i>Pavable Outside Bangladesh</i> Foreign bills purchased and discounted Consolidated bills purchased and discounted Prime Bank Limited (note-8a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Bills purchased and discounted	7,533,512,836 30,154,969,074 37,688,481,910 260,857,974,327 37,688,481,910 - - - 3,069,592,998 40,758,074,908	6,895,679,420 34,418,531,742 41,314,211,162 263,015,347,849 41,314,211,162 - - - 3,024,936,958 44,339,148,120
8a	 ii) Bills purchased and discounted (note-8a) <i>Payable Inside Bangladesh</i> Inland bills purchased <i>Payable Outside Bangladesh</i> Foreign bills purchased and discounted Consolidated bills purchased and discounted Prime Bank Limited (note-8a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Payable in Bangladesh Payable in Bangladesh Payable in Bangladesh 	7,533,512,836 30,154,969,074 37,688,481,910 260,857,974,327 37,688,481,910 - - - 3,069,592,998 40,758,074,908	6,895,679,420 34,418,531,742 41,314,211,162 263,015,347,849 41,314,211,162 - - - 3,024,936,958 44,339,148,120 6,895,679,420 34,418,531,742
	 ii) Bills purchased and discounted (note-8a) <i>Payable Inside Bangladesh</i> Inland bills purchased <i>Payable Outside Bangladesh</i> Foreign bills purchased and discounted Consolidated bills purchased and discounted Prime Bank Limited (note-8a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Payable in Bangladesh Payable outside Bangladesh Consolidated fixed assets including premises, furniture and fixtures 	7,533,512,836 30,154,969,074 37,688,481,910 260,857,974,327 37,688,481,910 - - 3,069,592,998 40,758,074,908 7,533,512,836 30,154,969,074 37,688,481,910	6,895,679,420 34,418,531,742 41,314,211,162 263,015,347,849 41,314,211,162 - - 3,024,936,958 44,339,148,120 6,895,679,420 34,418,531,742 41,314,211,162
8a	 ii) Bills purchased and discounted (note-8a) <i>Payable Inside Bangladesh</i> Inland bills purchased <i>Payable Outside Bangladesh</i> Foreign bills purchased and discounted Consolidated bills purchased and discounted Prime Bank Limited (note-8a) Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Payable in Bangladesh Payable outside Bangladesh Consolidated fixed assets including premises, furniture and fixtures Prime Bank Limited (note-9a) 	7,533,512,836 30,154,969,074 37,688,481,910 260,857,974,327 37,688,481,910 - - 3,069,592,998 40,758,074,908 7,533,512,836 30,154,969,074 37,688,481,910	6,895,679,420 34,418,531,742 41,314,211,162 263,015,347,849 41,314,211,162 - - 3,024,936,958 44,339,148,120 6,895,679,420 34,418,531,742 41,314,211,162 8,325,699,812
8a	 ii) Bills purchased and discounted (note-8a) <i>Payable Inside Bangladesh</i> Inland bills purchased <i>Pavable Outside Bangladesh</i> Foreign bills purchased and discounted Consolidated bills purchased and discounted Prime Bank Limited (note-8a) Prime Bank Securities Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Payable in Bangladesh Payable outside Bangladesh Payable in Ba	7,533,512,836 30,154,969,074 37,688,481,910 260,857,974,327 37,688,481,910 - - 3,069,592,998 40,758,074,908 7,533,512,836 30,154,969,074 37,688,481,910 8,357,696,237 45,044,311	6,895,679,420 34,418,531,742 41,314,211,162 263,015,347,849 41,314,211,162 - - 3,024,936,958 44,339,148,120 6,895,679,420 34,418,531,742 41,314,211,162 8,325,699,812 42,107,130
8a	 ii) Bills purchased and discounted (note-8a) Payable Inside Bangladesh Inland bills purchased Payable Outside Bangladesh Foreign bills purchased and discounted Consolidated bills purchased and discounted Prime Bank Limited (note-8a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Payable in Bangladesh Payable outside Bangladesh Consolidated fixed assets including premises, furniture and fixtures Prime Bank Limited (note-9a) Prime Bank Limited (note-9a) Prime Bank Investment Limited 	7,533,512,836 30,154,969,074 37,688,481,910 260,857,974,327 37,688,481,910 - - 3,069,592,998 40,758,074,908 7,533,512,836 30,154,969,074 37,688,481,910 8,357,696,237 45,044,311 20,391,302	6,895,679,420 34,418,531,742 41,314,211,162 263,015,347,849 41,314,211,162 - - 3,024,936,958 44,339,148,120 6,895,679,420 34,418,531,742 41,314,211,162 8,325,699,812 42,107,130 17,180,974
8a	 ii) Bills purchased and discounted (note-8a) Payable Inside Bangladesh Inland bills purchased Payable Outside Bangladesh Foreign bills purchased and discounted Consolidated bills purchased and discounted Prime Bank Limited (note-8a) Prime Bank Securities Limited Prime Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Bills purchased and discounted Bills purchased and discounted Consolidated bills purchased and premises, furniture and fixtures Prime Bank Limited (note-9a) Prime Bank Limited (note-9a) Prime Bank Limited (note-9a) 	7,533,512,836 30,154,969,074 37,688,481,910 260,857,974,327 37,688,481,910 - - 37,688,481,910 - 37,688,481,910 - - 3,069,592,998 40,758,074,908 7,533,512,836 30,154,969,074 37,688,481,910 8,357,696,237 45,044,311 20,391,302 4,668,287	6,895,679,420 34,418,531,742 41,314,211,162 263,015,347,849 41,314,211,162 - - 3,024,936,958 44,339,148,120 6,895,679,420 34,418,531,742 41,314,211,162 8,325,699,812 42,107,130 17,180,974 8,570,445
8a	 ii) Bills purchased and discounted (note-8a) <i>Payable Inside Bangladesh</i> Inland bills purchased <i>Payable Outside Bangladesh</i> Foreign bills purchased and discounted Consolidated bills purchased and discounted Prime Bank Limited (note-8a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Payable in Bangladesh Payable outside Bangladesh Prime Bank Limited (note-9a) Prime Bank Limited (note-9a) Prime Bank Investment Limited Prime Bangladesh Payable in Bangladesh Payable in Unstand Securities Inited Prime Bank Limited (note-9a) Prime Bank Investment Limited Prime Bank Investment Limited<!--</th--><th>7,533,512,836 30,154,969,074 37,688,481,910 260,857,974,327 37,688,481,910 - 37,688,481,910 - 37,688,481,910 - 30,069,592,998 40,758,074,908 7,533,512,836 30,154,969,074 37,688,481,910 - - 30,154,969,074 37,688,481,910 - - - - 30,154,969,074 37,688,481,910 - - - 30,154,969,074 37,688,481,910</th><th>6,895,679,420 34,418,531,742 41,314,211,162 263,015,347,849 41,314,211,162 - - 3,024,936,958 44,339,148,120 6,895,679,420 34,418,531,742 41,314,211,162 8,325,699,812 42,107,130 17,180,974 8,570,445 524,744</th>	7,533,512,836 30,154,969,074 37,688,481,910 260,857,974,327 37,688,481,910 - 37,688,481,910 - 37,688,481,910 - 30,069,592,998 40,758,074,908 7,533,512,836 30,154,969,074 37,688,481,910 - - 30,154,969,074 37,688,481,910 - - - - 30,154,969,074 37,688,481,910 - - - 30,154,969,074 37,688,481,910	6,895,679,420 34,418,531,742 41,314,211,162 263,015,347,849 41,314,211,162 - - 3,024,936,958 44,339,148,120 6,895,679,420 34,418,531,742 41,314,211,162 8,325,699,812 42,107,130 17,180,974 8,570,445 524,744
8a	 ii) Bills purchased and discounted (note-8a) Payable Inside Bangladesh Inland bills purchased Payable Outside Bangladesh Foreign bills purchased and discounted Consolidated bills purchased and discounted Prime Bank Limited (note-8a) Prime Bank Securities Limited Prime Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Bills purchased and discounted Bills purchased and discounted Consolidated bills purchased and premises, furniture and fixtures Prime Bank Limited (note-9a) Prime Bank Limited (note-9a) Prime Bank Limited (note-9a) 	7,533,512,836 30,154,969,074 37,688,481,910 260,857,974,327 37,688,481,910 - - 37,688,481,910 - 37,688,481,910 - - 3,069,592,998 40,758,074,908 7,533,512,836 30,154,969,074 37,688,481,910 8,357,696,237 45,044,311 20,391,302 4,668,287	6,895,679,420 34,418,531,742 41,314,211,162 263,015,347,849 41,314,211,162 - - 3,024,936,958 44,339,148,120 6,895,679,420 34,418,531,742 41,314,211,162 8,325,699,812 42,107,130 17,180,974 8,570,445

		- · ·	- Tala
		Amount i 31 March 2022	n Taka 31 Dec 2021
0-	Fixed seasts including associate functions as \$60,000,000 and \$100 and		51 500 2021
9a	Fixed assets including premises, furniture and fixtures of the Bank Property, Plant & Equipment		
	Land	3,719,444,788	3,719,444,788
	Building	1,531,933,729	1,531,933,729
	Capital work in progress (Building)	968,721,391	845,093,710
	Furniture and fixtures	1,100,366,931	1,094,743,900
	Capital work in progress (Furniture & Fixtures)	16,456,384	15,523,898
	Office equipment and machinery	2,701,156,496	2,665,889,485
	Vehicles	348,007,965	319,395,465
		10,386,087,684	10,192,024,975
	Less: Accumulated depreciation	3,454,198,522	3,401,688,176
		6,931,889,162	6,790,336,799
	Lease assets-Premises		2 457 012 562
	Right-of-use assets	2,457,013,562	2,457,013,562
	Less: Accumulated amortization	<u>1,274,373,074</u> 1,182,640,488	1,194,670,506 1,262,343,056
	Intangible assets	1,102,040,400	1,202,343,030
	Software-core banking	856,201,383	856,201,383
	Software-ATM	58,492,614	58,492,614
	Capital work in progress (Software)	7,550,000	6,300,000
	Total Cost of intangibles assets	922,243,997	920,993,997
	Less: Accumulated amortization	679,077,410	647,974,041
		243,166,587	273,019,956
		8,357,696,237	8,325,699,812
10	Consolidated other assets		
10	Prime Bank Limited (note-10a)	32,007,189,944	31,172,459,495
	Less: Investment in Prime Bank Investment Limited (note-10a.5)	(2,999,999,940)	(2,999,999,940)
	Less: Investment in Prime Bank Securities Limited (note-10a.5)	(950,000,000)	(950,000,000)
	Less: PBIL investment in Prime Bank Securities Ltd. (below)	(50,000,000)	(50,000,000)
	Less: Investment in PBL Exchange (UK) Ltd. (note-10a.5)	(56,352,624)	(56,352,624)
	Less: Investment in Prime Exchange Co. Pte. Ltd., Singapore (note-10a.5)	(10,993,235)	(10,993,235)
	Less: Investment in PBL Finance (Hong Kong) Limited (note-10a.5)	(34,365,722)	(34,365,722)
		27,905,478,423	27,070,747,973
	Prime Bank Investment Limited (investment in PBSL)	50,000,000	50,000,000
	Prime Bank Investment Limited Prime Bank Securities Limited	312,955,176 314,670,185	396,515,148 235,641,175
	Prime Exchange Co. Pte. Ltd., Singapore	6,503,104	4,787,270
	PBL Exchange (UK) Ltd.	7,226,112	5,025,975
	PBL Finance (Hong Kong) Limited	35,442,279	29,049,718
		726,796,855	721,019,287
	Less: Inter-company transactions	60,877,332	141,676,958
		28,571,397,947	27,650,090,303
10a	Other assets of the Bank	40 526 022	F2 207 F07
	Stationery and stamps Exchange adjustment account	49,526,932	52,287,507
	Investment in subsidiary (note-10a.5)	4.051.711.521	4,051,711,521
	Off-shore Banking Units	12,210,110,182	10,737,750,738
	Due from Off-shore Banking Units	148,483,370	458,841,203
	Prepaid expenses	64,062,551	53,397,100
	Interest / profit receivable on loan (note-10a.1)	1,477,138,187	1,443,734,210
	Interest receivable on Govt. securities (note-10a.1)	1,052,847,361	504,627,168
	Receivable from employees provident fund	11,444,088	11,444,088
	Advance deposits and advance rent Prepaid expenses against house furnishing	40,784,874 15,181,776	40,237,869 14,676,351
	Balance with PBSL	105,694,443	105,694,443
	Branch adjustments account	-	-
	Suspense account (note -10a.2)	134,940,565	57,353,364
	Encashment of PSP / BSP	188,176,733	171,333,234
	Advance income tax paid (note-10a.6)	23,021,506,200	22,458,804,225
	Deferred Tax assets (note -10a.7)	1,538,560,830	1,991,891,003
	Net plan assets-Employees Gratuity Fund	97,603,270	97,603,270
	Credit card & ATM Card	4,378,779	3,144,716
	Sundry assets (note -10a.3)	153,631,836	114,519,425
	Less: Off-shore Banking Units	44,365,783,496 12,358,593,552	42,369,051,436 11,196,591,941
		32,007,189,944	31,172,459,495

¹⁰a.1 Interest / profit receivable: Amount represents interest / profit receivable on loans, advances and lease / investments, interest on term placement, Government securities & foreign currency balance, etc.

Amount in Taka		
31 March 2022	31 Dec 2021	

10a.2 Suspense account includes TT / DD in transit, advance against Land/ Building, advance against new branch, advance against TA/ DA, printing and stationery, postage, suspense- others, clearing adjustment account etc.

	DA, printing and stationery, postage	e, suspense- others, clearing	g adjustment acco	ount etc.	
10a.3	Sundry assets				
	Protested Bills			14,570,423	14,570,423
	Others			139,061,413	99,949,001
				<u>153,631,836</u>	114,519,425
10a.4	Particulars of required provision	n for other assets			
	B		Rate		4.4 570,400
	Protested bills	14,570,423	100%	14,570,423	14,570,423
	Others	9,392,174	100%	9,392,174	7,737,234
	Required provision for other assets			23,962,597	22,307,658
	Total provision maintained (note - 14	ła.7)		27,220,519	67,220,519
	Excess / (short) provision			3,257,921	44,912,861
10a.5	Investment in subsidiaries				
Louis	Prime Bank Investment Limited			2,999,999,940	2,999,999,940
	Prime Bank Securities Limited			950,000,000	950,000,000
	Prime Exchange Co. Pte. Ltd., Singa	pore		10,993,235	10,993,235
	PBL Exchange (UK) Ltd.			56,352,624	56,352,624
	PBL Finance (Hong Kong) Limited			34,365,722	34,365,722
				4.051.711.521	4,051,711,521
10a.6	Advance income tax paid				
	Opening Balance			22,458,804,225	19,783,674,850
	Add: Paid during the year			562,701,974	2,675,129,375
				23,021,506,200	22,458,804,225
10a.7	Deferred tax assets				
104.7	Opening balance			1,991,891,003	1,378,849,028
	Add: Addition during the year			69.572.517	613,041,975
	Less: Adjustment during the year			(522,902,691)	-
				1,538,560,830	1,991,891,003
10a.7.1	Deferred tax assets detail				
	Specific Provision for Loans and Adv	vances		4,102,828,879	5,311,709,342
	Tax rate			37.50%	37.50%
	Deferred tax assets			1,538,560,830	1,991,891,003
11	Non-Banking Assets				
	Name of Parties				
	M/s Rima Flour Mills			124,438,400	124,438,400
	M/s Ripon Motors			51,902,240	51,902,240
	M/s Megna Bangla Trade			18,399,360	18,399,360
	M/s Ampang Food Industries			25,760,640	25,760,640
				220,500,640	220,500,640

The Bank has been awarded ownership of the mortgaged properties of the above mentioned parties as per verdicts of the respective Artha Rin Courts under section 33(7) of "Artha Rin Adalat Ain-2003". Accordingly, a total amount of Tk 220,500,640/- is reported in the financial statements as Non-Banking assets. The value of Non-Banking Assets has been determined on the basis of valuation reports of independent valuers.

However, impugning the said awards, the Proprietor of M/s Rima Flour Mills and M/s Ripon Motors, filed 2 (two) separate writ petitions being Nos.1499/2018 and 1500/2018 before the High Court Division and upon hearing of the Rule, Hon'ble court has been pleased to stay the operation of registered certificate under section 33 (7) of Artha Rin Adalat Ain, 2003 in respect of scheduled lands which have also been extended from time to time. Both the writ petitions are still pending for hearing. Lastly those are appeared in the daily cause list on 12.01.2022. However, no order was passed on that very day.

12 Consolidated borrowings from other banks, financial institutions and agents

Prime Bank Limited (note-12a)	62,187,226,804	62,061,332,558
Prime Bank Investment Limited	2,295,209,003	2,759,161,058
Prime Bank Securities Limited	1,604,489,032	1,452,642,905
Prime Exchange Co. Pte. Ltd., Singapore	-	-
PBL Exchange (UK) Ltd.	-	-
PBL Finance (Hong Kong) Limited	3,031,782,334	2,970,176,824
	69,118,707,173	69,243,313,346
Less: Inter-company transactions	6,209,460,426	6,310,832,146
	62,909,246,746	62,932,481,200

12a Borrowings from other banks, financial institutions and agents of the Bank In Bangladesh (note-12a.1)

Outside Bangladesh

	62,187,226,804	62,061,332,558
	29,966,998,175	34,395,620,090
	32,220,228,629	27,665,712,468
agents of the Ban	IK	

		Amount	in Taka
		Amount 31 March 2022	31 Dec 2021
		51 Hurch 2022	51 500 2021
12a.1	In Bangladesh		
	Call deposits	80,000,000	-
	Borrowings from other Banks and FIS	721,700,000	
	Prime Bank Subordinated Bond	5,600,000,000	6,100,000,000
	Borrowings from Bangladesh Bank (FSSP)	1,405,267,972	1,446,495,030
	Borrowings from Bangladesh Bank (EDF)	18,479,613,745	15,747,808,578
	Borrowings from Bangladesh Bank (GTF)	1,596,213,648	1,667,750,929
	Borrowings from Bangladesh Bank (FSF)	2,782,502,457	1,076,796,021
	Borrowings from Bangladesh Bank (IPFF)	222,067,672	233,557,461
	Borrowings from Bangladesh Bank (TDF)	391,666,667	400,000,000
	Borrowings from Bangladesh Bank (UBSP)	40,985,156	42,503,125
	Borrowings from Bangladesh Bank (RFS-PC)	33,000,000	425 656 025
	Refinance against Agriculture Ioan	325,656,036	425,656,035
	Refinance against SME loan	541,555,276	525,145,288
		32,220,228,629	27,665,712,468
10	Concellidated damasite and other accounts		
13	Consolidated deposits and other accounts Current deposits and other accounts		
	Prime Bank Limited (note-13a.1.c)	45,252,898,679	47,678,047,146
	Prime Bank Investment Limited	43,232,090,079	
	Prime Bank Securities Limited	_	_
	Prime Exchange Co. Pte. Ltd., Singapore	_	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		45,252,898,679	47,678,047,146
	Less: Inter-company transactions	22,260,427	257,285,597
		45,230,638,252	47,420,761,550
	Bills payable		
	Prime Bank Limited (note-13a.1.c)	4,930,775,247	4,923,791,928
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	4,930,775,247	4,923,791,928
		4,930,773,247	4,923,791,920
	Savings bank / Mudaraba savings deposits		
	Prime Bank Limited (note-13a.1.c)	67,628,869,637	70,358,701,527
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		67,628,869,637	70,358,701,527
	Town / Final demosite		
	Term / Fixed deposits Prime Bank Limited (note-13a.1.c)	120 155 255 769	120,109,951,192
	Prime Bank Investment Limited	120,155,355,768	120,109,951,192
	Prime Bank Securities Limited		
	Prime Exchange Co. Pte. Ltd., Singapore	_	_
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		120,155,355,768	120,109,951,192
	Less: Inter-company transactions	276,408	399,425
		120,155,079,360	120,109,551,767
		237,945,362,496	242,812,806,771
13a	Deposits and other accounts of the Bank		
	Deposits from banks (note -13a.1.a)	188,723,137	1,132,658,001
	Deposits from customers (note-13a.1.b)	237,779,176,195	241,937,833,792
		<u>237,967,899,331</u>	243.070.491.793
13a.1	a) Deposits from Banks	,	
	Current deposits and other accounts	9,283,483	11,296,209
	Savings bank / Mudaraba savings deposits	20,662,470	20,680,470
	Special notice deposits	158,777,184	1,100,681,321
	Fixed deposits		
		188,723,137	1,132,658,000

b) Customer Deposits

		Amount	
		31 March 2022	31 Dec 2021
	i) Current deposits and other accounts		
	Current / Al-wadeeah current deposits	20,668,496,754	24,509,076,345
	Foreign currency deposits	7,571,308,133	7,560,123,821
	Security deposits	6,459,947	6,553,647
	Sundry deposits (note - 13a.2)	17,522,490,300	15,776,605,923
		45,768,755,134	47,852,359,736
	Less: Off-shore Banking Units	525,139,937	185,608,799
		45,243,615,197	47,666,750,937
	ii) Bills payable		
	Pay orders issued	4,924,087,746	4,915,957,408
	Pay slips issued	298,850	578,514
	Demand draft pavable	6,049,552	6,916,907
	Foreign demand draft T. T. payable	313,592	313,592
	Bill Pay ATM	79 25,429	79 25,429
		4,930,775,247	4,923,791,928
	The tracked (M. J.		
	iii) Savings bank / Mudaraba savings deposits iv) Term / Fixed deposits	67,608,207,167	70,338,021,057
	Fixed deposits / Mudaraba fixed deposits	77,802,565,450	75,321,620,860
	Special notice deposits	13,653,156,523	14,519,690,184
	Scheme deposits	28,540,856,611	29,167,958,827
		119,996,578,584	119,009,269,870
		237,779,176,195	241,937,833,792
		237.967.899.331	243.070.491.793
	c) Deposits and other accounts		
	Current deposits and other accounts Deposits from banks (note -13a.1.a)	9,283,483	11,296,209
	Deposits from customers (note-13a.1.a)	9,203,403 45,243,615,197	47,666,750,937
		45,252,898,679	47,678,047,146
	Bills payable		
	Deposits from banks (note -13a.1.a)	-	-
	Deposits from customers (note-13a.1.b.ii)	4,930,775,247	4,923,791,928
	Carings have (mudantha anning dan site	4,930,775,247	4,923,791,928
	Savings bank / mudaraba savings deposits		
	Donosite from bonks (note 12-1-)	20 662 470	20 690 470
	Deposits from banks (note -13a.1.a)	20,662,470 67 608 207 167	20,680,470 70 338 021 057
	Deposits from banks (note -13a.1.a) Deposits from customers (note-13a.1.b.iii)	67,608,207,167	70,338,021,057
	Deposits from customers (note-13a.1.b.iii) Term / Fixed deposits Deposits from banks (note -13a.1.a)	67,608,207,167 67,628,869,637 158,777,184	70,338,021,057 70,358,701,527 1,100,681,321
	Deposits from customers (note-13a.1.b.iii) Term / Fixed deposits	67,608,207,167 67,628,869,637 158,777,184 119,996,578,584	70,338,021,057 70,358,701,527 1,100,681,321 119,009,269,870
	Deposits from customers (note-13a.1.b.iii) Term / Fixed deposits Deposits from banks (note -13a.1.a)	67,608,207,167 67,628,869,637 158,777,184 119,996,578,584 120,155,355,768	70,338,021,057 70,358,701,527 1,100,681,321 119,009,269,870 120,109,951,192
	Deposits from customers (note-13a.1.b.iii) Term / Fixed deposits Deposits from banks (note -13a.1.a) Deposits from customers (note-13a.1.b.iv)	67,608,207,167 67,628,869,637 158,777,184 119,996,578,584	70,338,021,057 70,358,701,527 1,100,681,321 119,009,269,870
13a.2	Deposits from customers (note-13a.1.b.iii) Term / Fixed deposits Deposits from banks (note -13a.1.a) Deposits from customers (note-13a.1.b.iv) Sundry deposits	67,608,207,167 67,628,869,637 158,777,184 119,996,578,584 120,155,355,768 237,967,899,331	70,338,021,057 70,358,701,527 1,100,681,321 119,009,269,870 120,109,951,192 243,070,491,793
13a.2	Deposits from customers (note-13a.1.b.iii) Term / Fixed deposits Deposits from banks (note -13a.1.a) Deposits from customers (note-13a.1.b.iv) Sundry deposits F.C. held against back to back L/C	67,608,207,167 67,628,869,637 158,777,184 119,996,578,584 120,155,355,768 237,967,899,331 8,905,979,566	70,338,021,057 70,358,701,527 1,100,681,321 119,009,269,870 120,109,951,192 243,070,491,793 8,308,110,005
13a.2	Deposits from customers (note-13a.1.b.iii) Term / Fixed deposits Deposits from banks (note -13a.1.a) Deposits from customers (note-13a.1.b.iv) Sundry deposits F.C. held against back to back L/C Sundry creditors	67,608,207,167 67,628,869,637 158,777,184 119,996,578,584 120,155,355,768 237,967,899,331 8,905,979,566 242,969,638	70,338,021,057 70,358,701,527 1,100,681,321 119,009,269,870 120,109,951,192 243,070,491,793 8,308,110,005 330,021,589
13a.2	Deposits from customers (note-13a.1.b.iii) Term / Fixed deposits Deposits from banks (note -13a.1.a) Deposits from customers (note-13a.1.b.iv) Sundry deposits F.C. held against back to back L/C	67,608,207,167 67,628,869,637 158,777,184 119,996,578,584 120,155,355,768 237,967,899,331 8,905,979,566	70,338,021,057 70,358,701,527 1,100,681,321 119,009,269,870 120,109,951,192 243,070,491,793 8,308,110,005
13a.2	Deposits from customers (note-13a.1.b.iii) Term / Fixed deposits Deposits from banks (note -13a.1.a) Deposits from customers (note-13a.1.b.iv) Sundry deposits F.C. held against back to back L/C Sundry creditors Risk fund and service charges (CCS and lease finance)	67,608,207,167 67,628,869,637 158,777,184 119,996,578,584 120,155,355,768 237,967,899,331 8,905,979,566 242,969,638 56,356,428	70,338,021,057 70,358,701,527 1,100,681,321 119,009,269,870 120,109,951,192 243,070,491,793 8,308,110,005 330,021,589 56,355,521
13a.2	Deposits from customers (note-13a.1.b.iii) Term / Fixed deposits Deposits from banks (note -13a.1.a) Deposits from customers (note-13a.1.b.iv) Sundry deposits F.C. held against back to back L/C Sundry creditors Risk fund and service charges (CCS and lease finance) Sale proceeds of PSP / BSP Margin on letters of guarantee Margin on letters of credit	67,608,207,167 67,628,869,637 158,777,184 119,996,578,584 120,155,355,768 237,967,899,331 8,905,979,566 242,969,638 56,356,428 79,966,050 799,278,326 2,961,084,640	70,338,021,057 70,358,701,527 1,100,681,321 119,009,269,870 120,109,951,192 243,070,491,793 8,308,110,005 330,021,589 56,355,521 13,096,050 757,225,407 2,535,956,293
13a.2	Deposits from customers (note-13a.1.b.iii) Term / Fixed deposits Deposits from banks (note -13a.1.a) Deposits from customers (note-13a.1.b.iv) Sundry deposits F.C. held against back to back L/C Sundry creditors Risk fund and service charges (CCS and lease finance) Sale proceeds of PSP / BSP Margin on letters of guarantee Margin on letters of credit Margin on FDBP / IDBP, export bills, etc.	67,608,207,167 67,628,869,637 158,777,184 119,996,578,584 120,155,355,768 237,967,899,331 8,905,979,566 242,969,638 56,356,428 79,966,050 799,278,326 2,961,084,640 190,564,779	70,338,021,057 70,358,701,527 1,100,681,321 119,009,269,870 120,109,951,192 243,070,491,793 8,308,110,005 330,021,589 56,355,521 13,096,050 757,225,407 2,535,956,293 129,734,260
13a.2	Deposits from customers (note-13a.1.b.iii) Term / Fixed deposits Deposits from banks (note -13a.1.a) Deposits from customers (note-13a.1.b.iv) Sundry deposits F.C. held against back to back L/C Sundry creditors Risk fund and service charges (CCS and lease finance) Sale proceeds of PSP / BSP Margin on letters of guarantee Margin on letters of credit Margin on FDBP / IDBP, export bills, etc. Unclaimed dividend	67,608,207,167 67,628,869,637 158,777,184 119,996,578,584 120,155,355,768 237,967,899,331 8,905,979,566 242,969,638 56,356,428 79,966,050 799,278,326 2,961,084,640 190,564,779 53,853,395	70,338,021,057 70,358,701,527 1,100,681,321 119,009,269,870 120,109,951,192 243,070,491,793 8,308,110,005 330,021,589 56,355,521 13,096,050 757,225,407 2,535,956,293 129,734,260 53,917,661
13a.2	Deposits from customers (note-13a.1.b.iii) Term / Fixed deposits Deposits from banks (note -13a.1.a) Deposits from customers (note-13a.1.b.iv) Sundry deposits F.C. held against back to back L/C Sundry creditors Risk fund and service charges (CCS and lease finance) Sale proceeds of PSP / BSP Margin on letters of guarantee Margin on letters of credit Margin on FDBP / IDBP, export bills, etc. Unclaimed dividend Interest / profit payable on deposits	67,608,207,167 67,628,869,637 158,777,184 119,996,578,584 120,155,355,768 237,967,899,331 8,905,979,566 242,969,638 56,356,428 79,966,050 799,278,326 2.961,084,640 190,564,779 53,853,395 1,732,115,292	70,338,021,057 70,358,701,527 1,100,681,321 119,009,269,870 120,109,951,192 243,070,491,793 8,308,110,005 330,021,589 56,355,521 13,096,050 757,225,407 2,535,956,293 129,734,260 53,917,661 1,289,178,392
13a.2	Deposits from customers (note-13a.1.b.iii) Term / Fixed deposits Deposits from banks (note -13a.1.a) Deposits from customers (note-13a.1.b.iv) Sundry deposits F.C. held against back to back L/C Sundry creditors Risk fund and service charges (CCS and lease finance) Sale proceeds of PSP / BSP Margin on letters of guarantee Margin on letters of credit Margin on FDBP / IDBP, export bills, etc. Unclaimed dividend Interest / profit payable on deposits Withholding VAT/Tax /Excise duty payable to Government Authority	67,608,207,167 67,628,869,637 158,777,184 119,996,578,584 120,155,355,768 237,967,899,331 8,905,979,566 242,969,638 56,356,428 79,966,050 799,278,326 2.961,084,640 190,564,779 53,853,395 1,732,115,292 328,073,236	70,338,021,057 70,358,701,527 1,100,681,321 119,009,269,870 120,109,951,192 243,070,491,793 8,308,110,005 330,021,589 56,355,521 13,096,050 757,225,407 2,535,956,293 129,734,260 53,917,661 1,289,178,392 281,998,732
13a.2	Deposits from customers (note-13a.1.b.iii) Term / Fixed deposits Deposits from banks (note -13a.1.a) Deposits from customers (note-13a.1.b.iv) Sundry deposits F.C. held against back to back L/C Sundry creditors Risk fund and service charges (CCS and lease finance) Sale proceeds of PSP / BSP Margin on letters of guarantee Margin on letters of credit Margin on FDBP / IDBP, export bills, etc. Unclaimed dividend Interest / profit payable on deposits	67,608,207,167 67,628,869,637 158,777,184 119,996,578,584 120,155,355,768 237,967,899,331 8,905,979,566 242,969,638 56,356,428 79,966,050 799,278,326 2,961,084,640 190,564,779 53,853,395 1,732,115,292 328,073,236 2,172,248,949	70,338,021,057 70,358,701,527 1,100,681,321 119,009,269,870 120,109,951,192 243,070,491,793 8,308,110,005 330,021,589 56,355,521 13,096,050 757,225,407 2,535,956,293 129,734,260 53,917,661 1,289,178,392 281,998,732 2,021,012,012
	Deposits from customers (note-13a.1.b.iii) Term / Fixed deposits Deposits from banks (note -13a.1.a) Deposits from customers (note-13a.1.b.iv) Sundry deposits F.C. held against back to back L/C Sundry creditors Risk fund and service charges (CCS and lease finance) Sale proceeds of PSP / BSP Margin on letters of quarantee Margin on letters of credit Margin on FDBP / IDBP, export bills, etc. Unclaimed dividend Interest / profit payable on deposits Withholding VAT/Tax /Excise duty payable to Government Authority Others	67,608,207,167 67,628,869,637 158,777,184 119,996,578,584 120,155,355,768 237,967,899,331 8,905,979,566 242,969,638 56,356,428 79,966,050 799,278,326 2.961,084,640 190,564,779 53,853,395 1,732,115,292 328,073,236	70,338,021,057 70,358,701,527 1,100,681,321 119,009,269,870 120,109,951,192 243,070,491,793 8,308,110,005 330,021,589 56,355,521 13,096,050 757,225,407 2,535,956,293 129,734,260 53,917,661 1,289,178,392 281,998,732
	Deposits from customers (note-13a.1.b.iii) Term / Fixed deposits Deposits from banks (note -13a.1.a) Deposits from customers (note-13a.1.b.iv) Sundry deposits F.C. held against back to back L/C Sundry creditors Risk fund and service charges (CCS and lease finance) Sale proceeds of PSP / BSP Margin on letters of quarantee Margin on letters of credit Margin on FDBP / IDBP, export bills, etc. Unclaimed dividend Interest / profit payable on deposits Withholding VAT/Tax /Excise duty payable to Government Authority Others Payable on demand and time deposits	67,608,207,167 67,628,869,637 158,777,184 119,996,578,584 120,155,355,768 237,967,899,331 8,905,979,566 242,969,638 56,356,428 79,966,050 799,278,326 2,961,084,640 190,564,779 53,853,395 1,732,115,292 328,073,236 2,172,248,949	70,338,021,057 70,358,701,527 1,100,681,321 119,009,269,870 120,109,951,192 243,070,491,793 8,308,110,005 330,021,589 56,355,521 13,096,050 757,225,407 2,535,956,293 129,734,260 53,917,661 1,289,178,392 281,998,732 2,021,012,012
	Deposits from customers (note-13a.1.b.iii) Term / Fixed deposits Deposits from banks (note -13a.1.a) Deposits from customers (note-13a.1.b.iv) Sundry deposits F.C. held against back to back L/C Sundry creditors Risk fund and service charges (CCS and lease finance) Sale proceeds of PSP / BSP Margin on letters of quarantee Margin on letters of credit Margin on FDBP / IDBP, export bills, etc. Unclaimed dividend Interest / profit payable on deposits Withholding VAT/Tax /Excise duty payable to Government Authority Others Payable on demand and time deposits a) Demand deposits	67,608,207,167 67,628,869,637 158,777,184 119,996,578,584 120,155,355,768 237,967,899,331 8,905,979,566 242,969,638 56,356,428 79,966,050 799,278,326 2.961,084,640 190,564,779 53,853,395 1,732,115,292 328,073,236 2,172,248,949	70,338,021,057 70,358,701,527 1,100,681,321 119,009,269,870 120,109,951,192 243,070,491,793 8,308,110,005 330,021,589 56,355,521 13,096,050 757,225,407 2,535,956,293 129,734,260 53,917,661 1,289,178,392 281,998,732 2,021,012,012 15,776,605,923
	Deposits from customers (note-13a.1.b.iii) Term / Fixed deposits Deposits from banks (note -13a.1.a) Deposits from customers (note-13a.1.b.iv) Sundry deposits F.C. held against back to back L/C Sundry creditors Risk fund and service charges (CCS and lease finance) Sale proceeds of PSP / BSP Margin on letters of quarantee Margin on letters of quarantee Margin on FDBP / IDBP, export bills, etc. Unclaimed dividend Interest / profit payable on deposits Withholding VAT/Tax /Excise duty payable to Government Authority Others Payable on demand and time deposits Current deposits	67,608,207,167 67,628,869,637 158,777,184 119,996,578,584 120,155,355,768 237,967,899,331 8,905,979,566 242,969,638 56,356,428 79,966,050 799,278,326 2,961,084,640 190,564,779 53,853,395 1,732,115,292 328,073,236 2,172,248,949 17,522,490,300	70,338,021,057 70,358,701,527 1,100,681,321 119,009,269,870 120,109,951,192 243,070,491,793 8,308,110,005 330,021,589 56,355,521 13,096,050 757,225,407 2,535,956,293 129,734,260 53,917,661 1,289,178,392 281,998,732 2,021,012,012 15,776,605,923
	Deposits from customers (note-13a.1.b.iii) Term / Fixed deposits Deposits from banks (note -13a.1.a) Deposits from customers (note-13a.1.b.iv) Sundry deposits F.C. held against back to back L/C Sundry creditors Risk fund and service charges (CCS and lease finance) Sale proceeds of PSP / BSP Margin on letters of quarantee Margin on letters of credit Margin on FDBP / IDBP, export bills, etc. Unclaimed dividend Interest / profit payable on deposits Withholding VAT/Tax /Excise duty payable to Government Authority Others Payable on demand and time deposits Current deposits Savings deposits (9%)	67,608,207,167 67,628,869,637 158,777,184 119,996,578,584 120,155,355,768 237,967,899,331 8,905,979,566 242,969,638 56,356,428 79,966,050 799,278,326 2.961,084,640 190,564,779 53,853,395 1,732,115,292 328,073,236 2,172,248,949	70,338,021,057 70,358,701,527 1,100,681,321 119,009,269,870 120,109,951,192 243,070,491,793 8,308,110,005 330,021,589 56,355,521 13,096,050 757,225,407 2,535,956,293 129,734,260 53,917,661 1,289,178,392 281,998,732 2,021,012,012 15,776,605,923
	Deposits from customers (note-13a.1.b.iii) Term / Fixed deposits Deposits from banks (note -13a.1.a) Deposits from customers (note-13a.1.b.iv) Sundry deposits F.C. held against back to back L/C Sundry creditors Risk fund and service charges (CCS and lease finance) Sale proceeds of PSP / BSP Margin on letters of quarantee Margin on letters of quarantee Margin on FDBP / IDBP, export bills, etc. Unclaimed dividend Interest / profit payable on deposits Withholding VAT/Tax /Excise duty payable to Government Authority Others Payable on demand and time deposits Current deposits	67,608,207,167 67,628,869,637 158,777,184 119,996,578,584 120,155,355,768 237,967,899,331 8,905,979,566 242,969,638 56,356,428 79,966,050 799,278,326 2,961,084,640 190,564,779 53,853,395 1,732,115,292 328,073,236 2,172,248,949 17,522,490,300 20,677,780,236 6,086,598,267 7,046,168,196 6,459,947	70,338,021,057 70,358,701,527 1,100,681,321 119,009,269,870 120,109,951,192 243,070,491,793 8,308,110,005 330,021,589 56,355,521 13,096,050 757,225,407 2,535,956,293 129,734,260 53,917,661 1,289,178,392 281,998,732 2,021,012,012 15,776,605,923
	Deposits from customers (note-13a.1.b.iii) Term / Fixed deposits Deposits from banks (note -13a.1.a) Deposits from customers (note-13a.1.b.iv) Sundry deposits F.C. held against back to back L/C Sundry creditors Risk fund and service charges (CCS and lease finance) Sale proceeds of PSP / BSP Margin on letters of quarantee Margin on letters of quarantee Margin on letters of credit Margin on FDBP / IDBP, export bills, etc. Unclaimed dividend Interest / profit payable on deposits Withholding VAT/Tax /Excise duty payable to Government Authority Others Payable on demand and time deposits a) Demand deposits Current deposits Savings deposits (9%) Foreign currency deposits (Non interest bearing) Security deposits Sundry deposits	67,608,207,167 67,628,869,637 158,777,184 119,996,578,584 120,155,355,768 237,967,899,331 8,905,979,566 242,969,638 56,356,428 79,966,050 799,278,326 2,961,084,640 190,564,779 53,853,395 1,732,115,292 328,073,236 2,172,248,949 17,522,490,300	70,338,021,057 70,358,701,527 1,100,681,321 119,009,269,870 120,109,951,192 243,070,491,793 8,308,110,005 330,021,589 56,355,521 13,096,050 757,225,407 2,535,956,293 129,734,260 53,917,661 1,289,178,392 281,998,732 2,021,012,012 15,776,605,923
	Deposits from customers (note-13a.1.b.iii) Term / Fixed deposits Deposits from banks (note -13a.1.a) Deposits from customers (note-13a.1.b.iv) Sundry deposits F.C. held against back to back L/C Sundry creditors Risk fund and service charges (CCS and lease finance) Sale proceeds of PSP / BSP Margin on letters of quarantee Margin on letters of quarantee Margin on IETER of credit Margin on FDBP / IDBP, export bills, etc. Unclaimed dividend Interest / profit payable on deposits Withholding VAT/Tax /Excise duty payable to Government Authority Others Payable on demand and time deposits a) Demand deposits Current deposits Savings deposits (9%) Foreign currency deposits (Non interest bearing) Security deposits	67,608,207,167 67,628,869,637 158,777,184 119,996,578,584 120,155,355,768 237,967,899,331 8,905,979,566 242,969,638 56,356,428 79,966,050 799,278,326 2,961,084,640 190,564,779 53,853,395 1,732,115,292 328,073,236 2,172,248,949 17,522,490,300 4,930,775,247	70,338,021,057 70,358,701,527 1,100,681,321 119,009,269,870 120,109,951,192 243,070,491,793 8,308,110,005 330,021,589 56,355,521 13,096,050 757,225,407 2,535,956,293 129,734,260 53,917,661 1,289,178,392 281,998,732 2,021,012,012 15,776,605,923 6,553,647 15,776,605,923 4,923,791,928
	Deposits from customers (note-13a.1.b.iii) Term / Fixed deposits Deposits from banks (note -13a.1.a) Deposits from customers (note-13a.1.b.iv) Sundry deposits F.C. held against back to back L/C Sundry creditors Risk fund and service charges (CCS and lease finance) Sale proceeds of PSP / BSP Margin on letters of quarantee Margin on letters of quarantee Margin on letters of credit Margin on FDBP / IDBP, export bills, etc. Unclaimed dividend Interest / profit payable on deposits Withholding VAT/Tax /Excise duty payable to Government Authority Others Payable on demand and time deposits a) Demand deposits Current deposits Savings deposits (9%) Foreign currency deposits (Non interest bearing) Security deposits Sundry deposits	67,608,207,167 67,628,869,637 158,777,184 119,996,578,584 120,155,355,768 237,967,899,331 8,905,979,566 242,969,638 56,356,428 79,966,050 799,278,326 2,961,084,640 190,564,779 53,853,395 1,732,115,292 328,073,236 2,172,248,949 17,522,490,300	70,338,021,057 70,358,701,527 1,100,681,321 119,009,269,870 120,109,951,192 243,070,491,793 8,308,110,005 330,021,589 56,355,521 13,096,050 757,225,407 2,535,956,293 129,734,260 53,917,661 1,289,178,392 281,998,732 2,021,012,012 15,776,605,923
	Deposits from customers (note-13a.1.b.iii) Term / Fixed deposits Deposits from banks (note -13a.1.a) Deposits from customers (note-13a.1.b.iv) Sundry deposits F.C. held against back to back L/C Sundry creditors Risk fund and service charges (CCS and lease finance) Sale proceeds of PSP / BSP Margin on letters of quarantee Margin on letters of quarantee Margin on letters of credit Margin on FDBP / IDBP, export bills, etc. Unclaimed dividend Interest / profit payable on deposits Withholding VAT/Tax /Excise duty payable to Government Authority Others Payable on demand and time deposits a) Demand deposits Current deposits Savings deposits (9%) Foreign currency deposits (Non interest bearing) Security deposits Sundry deposits	67,608,207,167 67,628,869,637 158,777,184 119,996,578,584 120,155,355,768 237,967,899,331 8,905,979,566 242,969,638 56,356,428 79,966,050 799,278,326 2.961,084,640 190,564,779 53,853,395 1,732,115,292 328,073,236 2,172,248,949 17,522,490,300 4,930,775,247 56,270,272,194	70,338,021,057 70,358,701,527 1,100,681,321 119,009,269,870 120,109,951,192 243,070,491,793 8,308,110,005 330,021,589 56,355,521 13,096,050 757,225,407 2,535,956,293 129,734,260 53,917,661 1,289,178,392 281,998,732 2,021,012,012 15,776,605,923 6,553,647 15,776,605,923 4,923,791,928
	Deposits from customers (note-13a.1.b.iii) Term / Fixed deposits Deposits from banks (note -13a.1.a) Deposits from customers (note-13a.1.b.iv) Sundry deposits F.C. held against back to back L/C Sundry creditors Risk fund and service charges (CCS and lease finance) Sale proceeds of PSP / BSP Margin on letters of quarantee Margin on letters of quarantee Margin on letters of credit Margin on FDBP / IDBP, export bills, etc. Unclaimed dividend Interest / profit payable on deposits Withholding VAT/Tax /Excise duty payable to Government Authority Others Payable on demand and time deposits A) Demand deposits Current deposits Savings deposits (9%) Foreign currency deposits (Non interest bearing) Security deposits Bills payable b) Time deposits Savings deposits (91%)	67,608,207,167 67,628,869,637 158,777,184 119,996,578,584 120,155,355,768 237,967,899,331 8,905,979,566 242,969,638 56,356,428 79,966,050 799,278,326 2,961,084,640 190,564,779 53,853,395 1,732,115,292 328,073,236 2,172,248,949 17,522,490,300 4,930,775,247	70,338,021,057 70,358,701,527 1,100,681,321 119,009,269,870 120,109,951,192 243,070,491,793 8,308,110,005 330,021,589 56,355,521 13,096,050 757,225,407 2,535,956,293 129,734,260 53,917,661 1,289,178,392 281,998,732 2,021,012,012 15,776,605,923 6,553,647 15,776,605,923 4,923,791,928
	Deposits from customers (note-13a.1.b.iii) Term / Fixed deposits Deposits from banks (note -13a.1.a) Deposits from customers (note-13a.1.b.iv) Sundry deposits F.C. held against back to back L/C Sundry creditors Risk fund and service charges (CCS and lease finance) Sale proceeds of PSP / BSP Margin on letters of quarantee Margin on letters of credit Margin on FDBP / IDBP, export bills, etc. Unclaimed dividend Interest / profit payable on deposits Withholding VAT/Tax /Excise duty payable to Government Authority Others Payable on demand and time deposits a) Demand deposits Current deposits Savings deposits (9%) Foreign currency deposits (Non interest bearing) Security deposits Bills payable b) Time deposits Savings deposits (91%) Fixed deposits	67,608,207,167 67,628,869,637 158,777,184 119,996,578,584 120,155,355,768 237,967,899,331 8,905,979,566 242,969,638 56,356,428 79,966,050 799,278,326 2.961,084,640 190,564,779 53,853,395 1,732,115,292 328,073,236 2,172,248,949 17,522,490,300 4,930,775,247 56,270,272,194 61,542,271,370 77,802,565,450	70,338,021,057 70,358,701,527 1,100,681,321 119,009,269,870 120,109,951,192 243,070,491,793 8,308,110,005 330,021,589 56,355,521 13,096,050 757,225,407 2,535,956,293 129,734,260 53,917,661 1,289,178,392 281,998,732 2,021,012,012 15,776,605,923 4,923,791,928 58,934,122,212 64,026,418,389 75,321,620,860
	Deposits from customers (note-13a.1.b.iii) Term / Fixed deposits Deposits from banks (note -13a.1.a) Deposits from customers (note-13a.1.b.iv) Sundry deposits F.C. held against back to back L/C Sundry creditors Risk fund and service charges (CCS and lease finance) Sale proceeds of PSP / BSP Margin on letters of quarantee Margin on letters of credit Margin on FDBP / IDBP, export bills, etc. Unclaimed dividend Interest / profit payable on deposits Withholding VAT/Tax /Excise duty payable to Government Authority Others Payable on demand and time deposits a) Demand deposits Current deposits Current deposits Savings deposits (9%) Foreign currency deposits (Non interest bearing) Security deposits Bills payable b) Time deposits Savings deposits (91%) Fixed deposits Special notice deposits	67,608,207,167 67,628,869,637 158,777,184 119,996,578,584 120,155,355,768 237,967,899,331 8,905,979,566 242,969,638 56,356,428 79,966,050 799,278,326 2.961,084,640 190,564,779 53,853,395 1,732,115,292 328,073,236 2,172,248,949 17,522,490,300 4,930,775,247 56,270,272,194 61,542,271,370 77,802,565,450 13,811,933,707	70,338,021,057 70,358,701,527 1,100,681,321 119,009,269,870 120,109,951,192 243,070,491,793 8,308,110,005 330,021,589 56,355,521 13,096,050 757,225,407 2,535,956,293 129,734,260 53,917,661 1,289,178,392 281,998,732 2,021,012,012 15,776,605,923 4,923,791,928 58,934,122,212 64,026,418,389 75,321,620,860 15,620,371,505
	Deposits from customers (note-13a.1.b.iii) Term / Fixed deposits Deposits from banks (note -13a.1.a) Deposits from customers (note-13a.1.b.iv) Sundry deposits F.C. held against back to back L/C Sundry creditors Risk fund and service charges (CCS and lease finance) Sale proceeds of PSP / BSP Margin on letters of quarantee Margin on letters of credit Margin on FDBP / IDBP, export bills, etc. Unclaimed dividend Interest / profit payable on deposits Withholding VAT/Tax /Excise duty payable to Government Authority Others Payable on demand and time deposits a) Demand deposits Current deposits Savings deposits (9%) Foreign currency deposits (Non interest bearing) Security deposits Bills payable b) Time deposits Savings deposits (91%) Fixed deposits	67,608,207,167 67,628,869,637 158,777,184 119,996,578,584 120,155,355,768 237,967,899,331 8,905,979,566 242,969,638 56,356,428 79,966,050 799,278,326 2.961,084,640 190,564,779 53,853,395 1,732,115,292 328,073,236 2,172,248,949 17,522,490,300 4,930,775,247 56,270,272,194 61,542,271,370 77,802,565,450 13,811,933,707 28,540,856,611	70,338,021,057 70,358,701,527 1,100,681,321 119,009,269,870 120,109,951,192 243,070,491,793 8,308,110,005 330,021,589 56,355,521 13,096,050 757,225,407 2,535,956,293 129,734,260 53,917,661 1,289,178,392 281,998,732 2,021,012,012 15,776,605,923 4,923,791,928 58,934,122,212 64,026,418,389 75,321,620,860 15,620,371,505 29,167,958,827
	Deposits from customers (note-13a.1.b.iii) Term / Fixed deposits Deposits from banks (note -13a.1.a) Deposits from customers (note-13a.1.b.iv) Sundry deposits F.C. held against back to back L/C Sundry creditors Risk fund and service charges (CCS and lease finance) Sale proceeds of PSP / BSP Margin on letters of quarantee Margin on letters of credit Margin on FDBP / IDBP, export bills, etc. Unclaimed dividend Interest / profit payable on deposits Withholding VAT/Tax /Excise duty payable to Government Authority Others Payable on demand and time deposits a) Demand deposits Current deposits Current deposits Savings deposits (9%) Foreign currency deposits (Non interest bearing) Security deposits Bills payable b) Time deposits Savings deposits (91%) Fixed deposits Special notice deposits	67,608,207,167 67,628,869,637 158,777,184 119,996,578,584 120,155,355,768 237,967,899,331 8,905,979,566 242,969,638 56,356,428 79,966,050 799,278,326 2.961,084,640 190,564,779 53,853,395 1,732,115,292 328,073,236 2,172,248,949 17,522,490,300 4,930,775,247 56,270,272,194 61,542,271,370 77,802,565,450 13,811,933,707	70,338,021,057 70,358,701,527 1,100,681,321 119,009,269,870 120,109,951,192 243,070,491,793 8,308,110,005 330,021,589 56,355,521 13,096,050 757,225,407 2,535,956,293 129,734,260 53,917,661 1,289,178,392 281,998,732 2,021,012,012 15,776,605,923 4,923,791,928 58,934,122,212 64,026,418,389 75,321,620,860 15,620,371,505

		Amount i	n Taka
		31 March 2022	31 Dec 2021
14	Concelled at the link little		
14	Consolidated other liabilities Prime Bank Limited (note-14a)	52,977,890,943	54,857,681,566
	Prime Bank Investment Limited	1,032,689,088	1,053,024,960
	Prime Bank Securities Limited	572,467,635	527,563,608
	Prime Exchange Co. Pte. Ltd., Singapore	40,501,864	63,119,683
	PBL Exchange (UK) Ltd.	27,164,616	18,352,747
	PBL Finance (Hong Kong) Limited	17,526,426	5,423,111
		54,668,240,572	56,525,165,675
	Less: Inter-company transactions	60,877,332	130,553,311
		54,607,363,240	56,394,612,364
14a	Other liabilities of the Bank		
14d	Exchange adjustment account	5,529,856	2,956,625
	Expenditure and other payables	307,182,045	2,950,025
	Provision for bonus	282,088,180	311,102,582
	Lease liabilities	1,242,530,392	1,306,964,364
	Provision for income tax (note - 14a.1)	28,361,703,639	28,221,924,728
	Deferred tax liability (note-14a.2)	797,542,337	761,530,856
	Unearned commission on bank guarantee	12,000,916	12,000,916
	Unearned income	3,762,542	2,214,548
	Unearned profit (Markup)	165,849,394	187,508,901
	Provision for off-balance sheet exposures (note-14a.4)	2,348,090,000	2,163,090,000
	Provision for Off-shore Banking Units (note-14a.5)	507,550,000	537,550,000
	Fund for employee welfare fund (EWF)	5,000,000	5,000,000
	Fund for Prime Bank Foundation (PBF)	110,882,904	71,882,904
	Provision for loans and advances / investments (note - 14a.3)	11,448,345,012	12,607,225,475
	Provision for Non-Banking Assets	220,500,640	220,500,640
	Start-up fund	49,080,984	49,080,984
	Special general provision-COVID 19	708,600,000	708,600,000
	Provision for Interest receivable on loans and advances / investments	13,717,300	73,717,300
	Provision for diminution in value of investments	122,128,249	122,128,249
	Interest suspense account	5,817,975,062	6,647,869,301
	Provision for Impairment loss for investment in subsidiaries	366,444,092	471,444,092
	Climate risk fund	31,004,390	31,004,390
			, ,
	Provision of rebate for good borrower	15,207,111	15,207,111
	Other liabilities	7,955,380	8,117,234
	Other provision (note - 14a.6)	27,220,519 52,977,890,943	67,220,519 54,857,681,566
		52,977,890,943	54,857,081,500
14a.1	Provision for income tax	·	
	Opening Balance	28,221,924,728	25,197,656,236
	Add: Addition during the year	139,778,911	3,024,268,492
		28,361,703,639	28,221,924,728
14a.1.:	Reconciliation of effective tax rate of the bank		
	(i) A numerical reconciliation between tax expenses (income) and the product of	accounting profit multiplied	d by the applicable tax
	rate(s), disclosing also the basis on which the applicable tax rate(s) is (are) comp	uted.	
	Profit before provision and income tax as per profit and loss account	2,038,336,567	2,672,169,471
	Income tax as per applicable tax rate (37.5%)	764,376,213	1,002,063,552
	Factors affecting the tax charged		, ,,

Factors	affecting	the tax	charged

Factors affecting the tax charged		
On non deductible expenses (netting of deductible income)	(614,730,141)	95,954,932
Tax savings from exempted income (on govt. treasury securities)	(922,822)	(416,060,719)
Tax savings from reduced tax rates (on dividend income)	(8,944,339)	(1,499,349)
Tax savings from reduced tax rates (on gain on sale of quoted securities)	<u> </u>	(7,851,544)
Total income tax expenses	139,778,911	672,606,872

(ii) A numerical reconciliation between the average effective tax rate and the applicable tax rate , disclosing also the basis on which the applicable tax rate is computed.

Applicable tax rate

Average offective tax rate (tax evenes divided by available before available and tax)	6.86%	25.17%
Tax savings from reduced tax rates (on gain on sale of quoted securities)	0.00%	-0.29%
Tax savings from reduced tax rates (on dividend income)	-0.44%	-0.06%
Tax savings from exempted income (on govt. treasury securities)	-0.05%	-15.57%
On non deductible expenses (netting of deductible income)	-30.16%	3.59%
Tax effect of expenses that are not deductible for tax purposes	37.50%	37.50%

Average effective tax rate (tax expense divided by profit before provision and tax)

14a.2 Deferred tax liability

Opening balance	761,530,856	662,637,191
Add: Addition during the year	36,011,481	98,893,665
Less: Adjustment during the year	-	-
	797,542,337	761,530,856

Amount in Taka	
31 March 2022	31 Dec 2021

5,228,309,342

(1,652,279,871)

43,399,408

400.000.000

4,019,428,879

2,163,090,000

2,348,090,000

185,000,000

_

3,299,290,660

3,593,530,741

(103, 303, 389)

153,582,630

(220, 500, 640)

,805,000,000

5,228,309,342

1.458.090.000

2,163,090,000

705,000,000

14a.2.1 Deferred tax liability

Temporary timing difference in written down value of fixed assets between tax base and carrying value: Carrying amount of fixed assets including RoU Assets 3.395.721.057

Tax base	2,028,070,855	2,027,671,074
Taxable temporary difference	1,367,650,202	1,271,619,586
Tax Rate	37.50%	37.50%
Deferred tax liability on fixed assets	512,868,826	476,857,345
Deferred tax on revaluation of land and building	259,838,602	259,838,602
Deferred tax on actuarial valuation on employees gratuity fund	24,834,909	24,834,909
Total Deferred tax liability	797,542,337	761,530,856

14a.3 Provision for loans, advances and lease / investments

Movement in specific provision on classified loans / investments: Provision held as on 1 January Less: Fully provided debts written off during the year Add: Recoveries of amounts previously written off Add: Specific provision made during the year for other accounts Add: Transferred from General Provision Less: Transferred to provision against Non Banking Assets Add: Net charge to profit and loss account (note-39a) Provision held at the end of the period/year

Movement in general provision on unclassified loans / investments

Provision held as on 1 January	7,378,916,133	7,726,301,427
Add: Amount transferred to classified provision	-	-
Add: General provision made during the year (note-39a)	50,000,000	(347,385,294)
Provision held at the end of the period/year	7,428,916,133	7,378,916,133
	11,448,345,012	12,607,225,475

14a.4 Provision for off-balance sheet exposures

Provision held as on 1 January Add: Provision made during the year (note-39a) Provision held at the end of the period/year

14a.5 Provision for Off-shore Banking Units

14a.7 Other provision for classified assets Balance as on 1 January

> Less: Adjustment during the year Balance as on 31 December

15

Add: Addition during the year (note-39a)

Movement in specific provision on classified loans / investments: Provision held as on 1 January Add: Net charge to profit and loss account (note-39a) Provision held at the end of the period/year

Movement in general provision on unclassified loans / investments Provision held as on 1 January

Add: General provision made during the year (note-39a) Provision held at the end of the period/year

83,400,000	83,400,000

-	-
83,400,000	83,400,000

234,150,000 220,000,000	
220,000,000	
454,150,000	
537,550,000	

67,220,519 67,220,519 (40,000,000)27,220,519 67,220,519

Share capital 15.1 Authorized capital 2,500,000,000 ordinary shares of Taka 10 each 25,000,000,000 25,000,000,000 15.2 Issued, subscribed and fully paid up capital 30,000,000 ordinary shares of Taka 10 each issued for cash 300,000,000 986,756,137 ordinary shares of Taka 10 each issued as bonus shares

115,527,340 ordinary shares of Taka 10 each issued as right shares

Amount in Taka
31 March 2022 || 31 Dec 2021

15.3 History of paid-up capital

Given below the history of raising of share capital of Prime Bank Limited:

Accounting year	Declaration	No of share	Value in capital	Cumulative
1995	Opening capital	10,000,000	100,000,000	100,000,000
1996	60% Bonus share	6,000,000	60,000,000	160,000,000
1997	25% Bonus share	4,000,000	40,000,000	200,000,000
1999	Initial Public Offer (IPO)	20,000,000	200,000,000	400,000,000
2000	25% Bonus share	10,000,000	100,000,000	500,000,000
2001	20% Bonus share	10,000,000	100,000,000	600,000,000
2002	16.67% Bonus share	10,000,000	100,000,000	700,000,000
2003	42.86% Bonus share	30,000,000	300,000,000	1,000,000,000
2004	40% Bonus share	40,000,000	400,000,000	1,400,000,000
2005	25% Bonus share	35,000,000	350,000,000	1,750,000,000
2006	30% Bonus share	52,500,000	525,000,000	2,275,000,000
2007	25% Bonus share	56,875,000	568,750,000	2,843,750,000
2008	25% Bonus share	71,093,750	710,937,500	3,554,687,500
2009	30% Bonus share	106,640,620	1,066,406,200	4,621,093,700
2009	25% right share	115,527,340	1,155,273,400	5,776,367,100
2010	35% Bonus share	202,172,848	2,021,728,480	7,798,095,580
2011	20% Bonus share	155,961,911	1,559,619,110	9,357,714,690
2012	10% Bonus share	93,577,147	935,771,470	10,293,486,160
2017	10% Bonus share	102,934,861	1,029,348,610	11,322,834,770
		1,132,283,477	11,322,834,770	

15.4 Share premium

11.552.734 ordinary shares of Taka 200 each per share Less: Income tax deduction at source @ 3% on total premium

Less: Transferred to Paid-up Capital

15.5 Non controlling interest Share capital

Retained earnings

60	60
(3)	(3)
57	57

2,310,546,800

2,241,230,396

1,029,348,610

1,211,881,786

69,316,404

2,310,546,800

2,241,230,396

1,029,348,610

1,211,881,786

69,316,404

16 Statutory reserve

Balance on 1 January Addition (20% of pre-tax profit) Balance at

17 Consolidated revaluation gain / loss on investments Prime Bank Limited (note-17a)

Gain on revaluation of Investment at Prime Exchange Co. Pte. Ltd., Singapore Gain on revaluation of Investment at Prime Exchange (UK) Ltd. Gain on revaluation of Investment at PBL Finance (Hong Kong) Limited

17(a) Revaluation gain / loss on investments of the Bank

Opening balance on 1 January

Add: Amortized/Revaluation Gain

Less: Adjustment of amortization/revaluation gain against sale/maturity Add: Adjustment of revaluation gain/(loss) of OBU fixed assets Less: Adjustment of Revaluation loss

18 Revaluation reserve

Balance on 1 Januarv Adjustment during the year Balance at Less: Provision for deferred tax

10,353,413,584	10,353,413,584
10,353,413,584	10,353,413,584

230,644,259	32,533,614		
40,291,292			
241,976	1,015,018		
4,172,951	3,797,195		
275,350,478	77,762,255		

230,644,259	32,533,614
(5,555)	(14,042)
(22,368,192) (5,599)	(413,891,844) (14,642)
220,484,435	79,771,905
32,533,614	366,668,195

1,767,012,161 -	-
1,767,012,161	1,767,012,161
(259,838,602)	(259,838,602)
1,507,173,559	1,507,173,559

		· · · ·	
		Amount in 31 March 2022	n Taka 31 Dec 2021
		51 March 2022	51 DCC 2021
19	Consolidated foreign currency translation gain/ (loss)		
	Prime Bank Limited (note-19a)	20,446,797	20,121,408
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore	1,921	- (404,203)
	PBL Exchange (UK) Ltd.	83,119	279,140
	PBL Finance (Hong Kong) Limited	5,994	463,734
		20,537,831	20,460,078
19a	Foreign currency translation gain/ (loss)		
154	Balance on 1 January	20,121,408	16,291,848
	Addition during the year	325,389	3,829,559
	Balance at	20,446,797	20,121,408
20	Consolidated retained earnings / movement of profit and loss account Prime Bank Limited (note-20a)	6,450,455,692	5,444,743,861
	Prime Bank Linited	(148,079,023)	(159,371,879)
	Prime Bank Securities Limited	(69,129,302)	(79,056,262)
	Prime Exchange Co. Pte. Ltd., Singapore	13,847,956	27,993,963
	PBL Exchange (UK) Ltd.	(57,525,128)	(51,175,249)
	PBL Finance (Hong Kong) Limited	76,139,206	82,120,306
		6,265,709,401	5,265,254,741
	Less: Minority Interest	2.96	3.19
	Less: Inter company transaction	-	(11,123,646)
	Less: Profit Remitted by Prime Exchange Co. Pte. Ltd., Singapore Less: Profit Remitted by PBL Finance (Hong Kong) Limited	-	(16,434,798) (20,141,270)
	Less: Foreign currency translation gains	(416,423)	(3,701,008)
		6,265,292,981	5,213,854,021
20a	Retained earnings / movement of profit and loss account of the Bank		
	Balance on 1 January	5,440,914,302	3,986,922,182
	Addition during the year	1,009,216,002	3,111,025,821
	Transfer to statutory reserve	-	
	Cash dividend Issue of bonus shares	-	(1,698,425,216)
	Remeasurement gain/(loss) of defined benefits liability/assets		41,391,515
	Balance at	6,450,130,304	5,440,914,302
	Add: Foreign currency translation gain/ (loss)	325,389	3,829,559
		6,450,455,692	5,444,743,861
20.1	Consolidated retained earnings brought forward from previous year	E 440 014 202	2 220 000 401
	Prime Bank Limited (note-20.1 a) Prime Bank Investment Ltd.	5,440,914,302	2,329,888,481
	Prime Bank Securities Ltd.	(159,371,879) (79,056,262)	(219,463,516) (191,240,287)
	Prime Exchange Co. Pte. Ltd., Singapore	11,559,165	(191,240,207)
	PBL Exchange (UK) Ltd.	(51,175,249)	(11,862,584)
	PBL Finance (Hong Kong) Limited	61,979,036	20,553,436
		5,224,849,113	1,927,875,529
	Foreign currency translation gain on 1 January	2,628,249	(214,365)
	Add: Inter-company transactions	<u> </u>	36,576,068
		5,227,477,362	1,964,237,234
0.1.a	Retained earnings brought forward from previous year of the Bank		
	Balance on 1 January	5,440,914,302	3,986,922,182
	Remeasurement gain/(loss) of defined benefits liability/assets	-	41,391,515
	Cash dividend paid	-	(1,698,425,216)
	Balance at	5,440,914,302	2,329,888,482
	Foreign currency translation gain on 1 January	5,440,914,302	2,329,888,481
		5,440,914,302	2,329,000,401
21	Consolidated contingent liabilities		
21.1	Acceptances and endorsements		
	Prime Bank Limited (note-21a.1)	73,883,673,894	71,189,112,961
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited	-	-
	רטב ו וומווכב (דוטווק גטווק) בוווונפט	73,883,673,894	71,189,112,961
		/ 3,303,0/ 3,034	/ 1/109/112/901

		Amount 31 March 2022	n Taka 31 Dec 2021
		51 March 2022	51 Dec 2021
21.2	Letters of guarantee		
21.2	Prime Bank Limited (note-21a.2)	34,192,247,502	36,605,203,719
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		34,192,247,502	36,605,203,719
21.3	Irrevocable Letters of Credit Prime Bank Limited (note-21a.3)	E4 201 E60 E11	46,643,694,270
	Prime Bank Investment Limited	54,281,560,511	40,043,094,270
	Prime Bank Securities Limited		-
	Prime Exchange Co. Pte. Ltd., Singapore	_	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		54,281,560,511	46,643,694,270
21.4			
	Prime Bank Limited (note-21a.4)	14,688,652,813	13,667,430,360
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited		-
	T DE Finance (fiolig Kong) Elinited	14,688,652,813	13,667,430,360
		177,046,134,719	168,105,441,310
21a	Contingent liabilities of the Bank		
21a.1	Acceptances and endorsements	63 603 003 453	62 161 006 E22
	Back to back bills (Foreign) Back to back bills (Local)	63,602,092,452 8,191,397,835	62,161,886,522 7,252,608,138
	Back to back bills (EPZ)	2,090,183,606	1,774,618,301
		73,883,673,894	71,189,112,961
	Less: Margin	(8,905,979,566)	(8,308,110,005)
		64,977,694,328	62,881,002,956
21a.2	Letters of guarantee		
	Letters of guarantee (Local)	16,883,006,302	17,304,337,587
	Letters of guarantee (Foreign)	17,309,241,200	19,300,866,132
	Foreign counter guarantees	<u> </u>	-
		34,192,247,502	36,605,203,719
	Less: Margin	(799,278,326)	(757,225,407)
		33,392,969,175	35,847,978,313
21a.3	Irrevocable Letters of Credit		7 405 024 202
	Letters of credit (Sight)	10,756,536,609	7,405,831,392
	Letters of credit (Deferred) Back to back L/C	26,755,510,561 16,769,513,340	21,928,713,424 17,309,149,453
	Back to back L/C	54,281,560,511	46,643,694,270
	Less: Margin	(2,961,084,640)	(2,535,956,293)
	Lessin largin	51,320,475,871	44,107,737,976
		51,520,475,671	++,107,737,970
21a.4	Bills for collection		
	Outward bills for collection	14,688,652,813	13,667,430,360
		14,688,652,813	13,667,430,360
	Less: Margin	(190,564,779)	(129,734,260)
		14.498.088.034	13,537,696,100
		177 046 404 740	160 105 444 242
		177,046,134,719	168,105,441,310

		Amount	
		Jan-Mar-2022	Jan-Mar-2021
22	Income statement		
	Income:		
	Interest, discount and similar income (note-22.1)	4,848,247,348	4,472,617,469
	Dividend income (note-25a)	51,110,507	8,567,706
	Fees, commission and brokerage (note-22.2)	292,814,253	230,395,236
	Gains <i>less</i> losses arising from dealing in securities	292,014,255	1,109,495,251
	Gains <i>less</i> losses arising from investment securities		28,551,071
	Gains <i>less</i> losses arising from dealing in foreign currencies (note-26a.1)	520,282,970	114,914,888
	Income from non-banking assets	520,282,970	114,914,888
	Other operating income (note-27a)	235,015,026	177,196,013
	Profit <i>less</i> losses on interest rate changes	255,015,020	177,190,013
	Profit 1655 Josses of fillerest rate changes	5,947,470,104	6,141,737,633
	Evenence	5,947,470,104	0,141,/3/,033
	Expenses:	2 062 265 020	1 722 442 960
	Interest / profit paid on deposits, borrowings, etc. (note-24a)	2,063,365,929	1,732,442,869
	Losses on loans, advances and lease/ investments	-	1 205 522 176
	Administrative expenses (note-22.3)	1,449,791,319	1,295,522,176
	Other operating expenses (note-38a)	232,660,005	225,980,011
	Depreciation on banking assets (note-37a)	163,316,284	215,623,107
		3,909,133,537	3,469,568,162
		2,038,336,567	2,672,169,471
22.1	Interest, discount and similar income		
22.1	Interest, discount and similar income Interest income / Profit on investments (note-23a)	4,019,527,158	3,752,431,304
	Interest income on treasury bills / reverse repo / bonds (note-25a)	803,167,513	530,462,787
	Gain on Discounted bond / bills (note-25a)	23,238,305	220,854,275
	Gain on sale of shares (note-25a)	-	-
	Gain on Govt. security trading (note-25a)	2,460,858	-
	Interest on debentures (note-25a)	59,249,744	26,485,262
		4,907,643,578	4,530,233,627
	Less: Loss on revaluation of security trading (note-25a)	59,396,230	57,616,158
		4,848,247,348	4,472,617,469
77 7	Fees, commission and brokerage		
22.2	Commission (note-26a)	292,814,253	230,395,236
	Settlement fee-PBIL (note-26a)	252,011,255	230,333,230
		292,814,253	230,395,236
		292,014,233	230,393,230
22.3	Administrative expenses		
	Salary and allowances (note-28a)	1,187,268,267	1,091,806,716
	Rent, taxes, insurance, electricity, etc. (note-29a)	135,104,750	142,950,937
	Legal expenses (note-30a)	26,355,126	4,425,781
	Postage, stamp, telecommunication, etc. (note-31a)	24,108,860	16,881,133
	Stationery, printing, advertisement, etc. (note-32a)	54,060,562	25,873,673
	Managing Director's salary and fees (note-33)	3,639,194	696,774
	Directors' fees (note-34a)	540,136	636,125
	Auditors' fees (note-35a)	345,000	345,000
	Repair of Bank's assets (note-37a)	18,369,424	11,906,037
		1,449,791,319	1,295,522,176
23	Consolidated interest income / profit on investments		
	Prime Bank Limited (note-23a)	4,019,527,158	3,752,431,304
	Prime Bank Investment Limited	79,696,108	44,629,585
	Prime Bank Securities Limited	9,503,148	2,692,596
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	28,568,497	23,941,022
		4,137,294,911	3,823,694,507
	Less: Inter-company transactions	50,989,452	57,738,468
		4,086,305,459	3,765,956,038

Anount III Takes 23a Interest income / profit on investments of the Bank Loans (Genral / Marhaia Loans against bust receipts Packing credit House building lean Lease finance / Lara Hire ourchase 1.216,044,550 1.033,947,218 Packing credit 1.216,044,550 1.033,947,218 Packing credit 1.216,044,550 1.033,947,218 Packing credit 1.216,044,550 1.033,947,218 Packing credit 1.216,044,550 1.033,947,218 Paramet against bust receipts 3.166,838 2.258,070 Paramet against downers 2.38,083,012 2.36,071,012 Consumer credit 3.362,077 1.04,990,065 Star Iroan 1.667,075 1.775,586 Documentary bills purchased 1.867,075 1.724,990,065 Documentary bills purchased 1.866,952 1.665,952 Documentary bills purchased 1.866,952 3.272,042,025 Interest / profit no balans and advances / investments 1.866,952 3.272,242,226 Jans Harest not call doma foreign banks 1.866,952 1.722,442,680 3.270,062,055 Jans Harest / profit paid on deposits, borrowings, etc. of the Bank 1.92,465,132 </th <th></th> <th></th> <th></th> <th></th>				
23a Interest income / profit on investments of the Bank Loans (General) / Musharaka Loans (General) / Musharaka Loans fails ftrust receipts Packing treat Hease finance / Jara 1,216,044,550 1,033,947,218 1,216,044,550 1,216,044,550 1,033,947,218 1,033,947,218 1,216,044,550 1,226,044,550 1,033,947,218 1,033,947,218 1,216,044,550 1,226,044,550 1,033,947,218 1,033,947,218 1,216,044,550 1,226,044,550 1,033,947,218 1,033,947,218 1,216,044,550 1,033,947,218 1,033,947,218 1,033,947,218 1,226,044,550 1,033,947,218 1,033,947,218 1,023,947,218 1,226,046,100 226,2769,092 3,0680 33,8421 2,254,900,698 232,674,108 226,579,921 30,6520,880 1,060,572 1,1670,752 1,047,755 1,060,572 1,047,755 1,060,572 1,049,965 1,1670,751 1,775,558 1,1667,722 1,049,965 3,752,433,904 2,151,171,171,171,171 28,536,174 3,553,56,140 3,553,56,140 2,151,171,171,171,171 1,150,174,351 3,552,356,140				
Loans (General) / Musharaka 1.033.347.218 Loans against trust receipts 1.033.347.218 Packing credit 1.033.347.218 House building loan 1.8680.472 Lease finance / Izara 23.258.873 Hire purchase 23.258.873 Payment against documents 23.358.873 Cash credit / Bei-Musila 23.578.873 Secured overdraft 20.66.368 Consource redit scheme 33.66.0772 Saff loan 1.867.072 Document redit cand 1.867.072 Dotem loans and advances / Investments 1.867.072 Interest / profit necel rand 34.47.213.32 Dotem loans and advances / Investments 1.867.072 Interest / profit necelved from foreign banks (note-23s.1) 3.955.347.21 23.1 Interest / profit necelved from foreign banks (note-23s.1) Prime Bank Investment Limited 49.9648.480 44.781.352 Prime Bank Investment Limited 49.9648.480 44.781.352 Prime Bank Investment Limited 9.1732.442.869 Prime Bank Investment Limited 9.1732.442.869 Prime Bank Inves			Jan-Mar-2022	Jan-Mar-2021
Lans against turt receipts 74,231,829 91,067,963 Packing credit 32,375,873 48,064,72 55,623,68 House building loan 26,236,707 33,1421 26,236,707 33,421 Cash credit / Ba-Huatial 26,326,702 33,421 23,378,873 48,081,748 Secure doverdart 26,326,707 30,6520 33,421 23,574,103 Consumer credit scheme 32,677,128 30,6520 30,6520 30,6520 30,6520 30,6520 30,6520 30,6520 30,6520 30,6520 30,6520 30,6520 30,6520 30,6520 30,6520 30,6520 30,6520 30,6520 30,6520 30,6520 30,633,354 19,359,001 10,5772 10,499,065 31,421 30,553,372 17,474,950 31,643,384 191,399,001 35,356,747 10,667,072 10,667,072 10,667,072 10,605,924 665,833 52,33,557,471 10,605,924 665,833 52,355,477 10,747,911,352 14,728,241,824 43,053,982 12,728,421 43,073,982 12,85,983,100 10,728,441,822 15,741	23a	Interest income / profit on investments of the Bank		
Lans against turt receipts 74,231,829 91,067,963 Packing redit 136,064,72 556,236 House building loan 26,236,707 331,165,338 Lease finance / Izara 23,758,873 48,004,872 55,623,88 Perment against douments 23,758,873 48,004,872 55,623,88 Cash credit / Ba-Huatial 26,528,677 40,680 333,421 Secure doverdart 26,627,288 56,627,088 56,627,628 56,628,088 16,667,072 10,669,622 66,633,526 36,43,248,419 12,850,830,003 386,523,527 17,728,423,528 57,727,747,143,747,143,527 44,017,81,852 52,833,372 17,728,424,747,731		Loans (General) / Musharaka	1,216,044,550	1,033,947,218
House building loan 26,236,707 31,166,388 Lease finance / Lara 32,378,873 48,081,748 Hire purchase 24,302,680 333,421 Cash credit / Barl-Muailal 254,900,908 322,674,108 Secured overdraft 265,033,952 306,6627,208 Consumer credit scheme 325,503,952 306,620,008 Staff floan 1,867,772 10,499,065 Arricultural Loan 1,867,772 10,499,065 Forced loan 1,867,772 10,499,065 Jinterest / profit no loans and advances / investments 1,867,772 10,499,065 Interest / profit no loans and advances / investments 1,867,772 10,499,065 Interest / profit no loans and advances / investments 1,867,772 10,499,065 Interest / profit no balance with other banks and financial institutions 1,852,823,125 3,720,062,055 Interest / profit paid on deposits, borrowings, etc. 40,648,480 44,781,332 44,064,480 44,781,332 44,051,08 25,723,456 Jinterest / profit paid on deposits. 5,263,372 1,722,442,869 Pime Bank Invest		Loans against trust receipts		
House building loan 25,23,707 31,166,388 Lease finance / Izara 25,23,707 31,166,388 Hile purchase 25,275,837 40,811,748 Parwment against documents 333,421 333,421 Cash credit / Bar-Muatial 25,900,690 333,421 Consumer credit scheme 325,671,992 306,620,000 Staff floan 18,677,015 10,499,065 Arricultural Loan 18,677,015 10,499,065 Forced loan 16,67,072 2,747,354 Documentary bils purchased 10,667,072 32,200,620,653 Interest / profit no balance with other banks and financial institutions 17,258,800,001 853,355,727 Total Interest / profit no balance with other banks (note-23a-1) 5,283,372 32,200,620,653 Interest / profit no balance with other banks (note-23a-1) 5,283,372 32,2243,227 23a-1 Interest / profit paid on deposits, borrowings, etc. 44,0684,480 44,781,332 74,045,338 24,053,387 32,674,108 32,674,108 Pime Bank Scattment Limited 2,063,365,292 32,5738,687 32,5748,424				
Lesse finance / Lara 23,758,873 48,081,748 Hire purchase 23,758,873 48,081,748 Payment against documents 430,600 333,421 Cash credit / Bai-Musifal 25,766,004 323,674,108 Secured overdraft 666,697,208 506,457,724 Consumer credit Scheme 326,520,355 506,457,724 Adricultural Lean 18,67,772 10,499,055 Forced lean 18,67,772 10,499,055 Documentary bills purchased 14,667,072 2,747,545 Interest / profit on leans and advances / investments 16,66,097,208 365,382,74 Total interest / profit on leans and advances / investments 1,666,542 665,583 Interest / profit on leans and advances 1,606,542 665,583 Interest / profit paid on deposits, borrowings, etc. 44,365,108 44,305,308,27 Prime Bank Irrestment limited 9,273,442,869 35,975,372 Prime Bank Irrestment deposits 40,62,68,480 47,72,72,442,869 Prime Bank Irrest / profit paid on deposits, borrowings, etc. of the Bank 11,724,442,869 35,975,372 Prime Bank Irr		House building loan		31,166,388
Hire purchase 225,705,004 226,709,092 Payment against documents 333,421 Cash credit / Bar-Muailal 333,421 Secured overdraft 254,900,669 333,421 Consumer credit scheme 326,503,992 306,620,208 Staff Ioan 18,677,615 17,755,580 Arricultural Loan 18,677,772 10,499,065 Forced loan 18,677,772 10,499,065 Other loans and advances / Investments 18,677,772 10,499,065 Interest / profit no balance with other banks and financial institutions 14,747,731 28,500,301 895,355,2747 Just Staff Ioan 3,66,483,116 3,720,062,055 12,726,520 12,726,520 Just Staff Ioan 4,747,731 28,500,302 14,325,103 43,053,082 Just Staff Ioan 44,435,106 3,720,062,055 12,726,520 12,726,524 Just Staff Ioan 14,325,108 3,720,062,055 12,728,272 Just Staff Ioan 44,353,108 43,053,082 14,325,108 3,720,062,055 Just Staff Ioan 14,325,108 3,720,062,057 17,732,442,869 17,732,442,869 17,732,442,869		Lease finance / Izara		
Cash credir / Bai-Mutiai 224,900,698 322,674,108 Secured overdraft 606,697,208 326,67,724 Consumer credit scheme 326,503,952 306,620,080 Staff Ioan 18,776,157 10,499,065 Agricultural Loan 1,867,772 10,499,065 Documentary bills purchased 1,867,772 10,499,065 Documentary bills purchased 1,44,74,731 28,508,910 Other Ioans and advances / Investments 33,965,483,156 3,720,062,055 Interest / profit no balance with other banks and financial institutions 1,606,592 665,833 Interest / profit no foreign banks (note-23a.1) 2,883,372 1,728,271 4019,527,158 3,372,042,065 3,372,042,069 Prime Bank Immited more-24a) 9,464,480 44,781,352 Prime Bank Immited more-24a) 9,464,480 44,781,352 Prime Bank Immited more-24a) 1,724,242,669 3,272,042,653 Prime Bank Immeter More-24a) 1,732,442,669 3,272,472,869 Prime Bank Immeter More-24a) 1,732,442,669 3,272,473,452 Prime Bank Immeter More-24a) 1,732,442		Hire purchase	251,706,004	
Secured overdraft 606,697,280 506,457,281 306,620,080 Staff loan 326,503,952 306,620,080 336,772 10,499,065 Forced loan 1,867,772 10,499,065 326,503,952 326,503,952 326,503,952 326,503,952 326,503,952 326,503,952 326,503,952 326,503,952 326,503,952 326,503,952 326,503,952 326,503,952 326,503,952 326,503,952 326,503,952 326,503,952 326,503,952 327,472,454 336,504,77,724 345,503,952 327,52,431,390,991 349,47,731 328,508,910 349,47,731 328,508,910 349,47,731 328,508,910 349,47,731 328,508,910 349,47,731 328,508,910 349,47,731 328,508,910 349,47,731 328,508,910 349,47,731 328,508,910 349,47,731 328,508,910 349,47,731 328,508,910 349,47,81,352 349,468 34,47,781,352 346,488,916 340,503,082 344,456,108 340,503,082 346,47,81,352 356,487,724 35,975,372 1,728,428,690 345,5975,372 1,728,428,690 35,2483,372 1,728,428,690 36,592,5				
Secured overdraft 606,697,280 506,457,281 306,620,080 Staff loan 326,503,952 306,620,080 336,772 10,499,065 Forced loan 1,867,772 10,499,065 326,503,952 326,503,952 326,503,952 326,503,952 326,503,952 326,503,952 326,503,952 326,503,952 326,503,952 326,503,952 326,503,952 326,503,952 326,503,952 326,503,952 326,503,952 326,503,952 326,503,952 327,472,454 336,504,77,724 345,503,952 327,52,431,390,991 349,47,731 328,508,910 349,47,731 328,508,910 349,47,731 328,508,910 349,47,731 328,508,910 349,47,731 328,508,910 349,47,731 328,508,910 349,47,731 328,508,910 349,47,731 328,508,910 349,47,731 328,508,910 349,47,731 328,508,910 349,47,81,352 349,468 34,47,781,352 346,488,916 340,503,082 344,456,108 340,503,082 346,47,81,352 356,487,724 35,975,372 1,728,428,690 345,5975,372 1,728,428,690 35,2483,372 1,728,428,690 36,592,5		Cash credit / Bai-Muaijal	254,900,698	323,674,108
Consumer credit scheme 326,503,952 306,620,080 Staff foan 18,776,156 17,756,586 Anricultural Loan 1,867,772 10,499,065 Documentary bills purchased 1,867,772 10,499,065 Differ loans and advances / Investments 340,433,384 191,399,091 Other loans and advances / Investments 3,965,483,156 3,720,062,055 Total Interest / profit on loans and advances / Investments 3,965,483,156 3,720,062,055 Interest / profit on foreign banks (note-23a.1) 5,283,372 1,728,271 Staff ion 49,648,480 44,781,352 J.1 1,965,108 43,003,082 3,003,382 J.23a.1 Interest / profit paid on deposits, borrowings, etc. 9,648,480 44,781,352 Prime Bank Investment Limited 2,736,9524 3,072,328,282 3,072,3242,869 Prime Bank Investment Limited 2,736,9524 3,072,328,282 3,072,3242,869 Prime Bank Kintextment Limited 2,736,9524 3,772,324,428,69 3,065,393 Less: Inter-company transactions 2,1724,42,869 3,072,738,458 2,077,152,370 1,		Secured overdraft		
Staff loan 18,776,156 17,756,586 Adricultural Loan 1,867,772 10,499,065 Forced loan 1,667,772 10,499,065 Documentary bills purchased 19,399,091 1,560,775 2,747,545 Dotter loans and advances / Investments 340,433,384 191,399,091 Other loans and advances / Investments 3,965,483,156 3,720,062,055 Total interest / profit on loans and advances / investments 3,965,483,156 3,722,4062,055 Interest / profit received from foreign banks (note-23a.1) 1,566,542 665,833 23a.1 Interest / profit precived from foreign banks (note-23a.1) 4,019,527,158 3,752,431,304 23a.1 Interest / profit precived from foreign banks (note-23a.1) 4,019,527,158 3,752,431,304 23a.1 Interest / profit paid on deposits, borrowings, etc. 49,644,800 44,781,352 Prime Bank Limited (note 24a) 1,722,442,869 11,714,971 11,714,971 Prime Bank Investment Limited 2,426,5436 11,725,788,800 2,265,748,145 2,1738,468 1 Interest / profit paid on deposits, borrowings, etc. of the Bank 1 1 1,174,971 Pill Exinanee (Hong Kong) Li				
Arricultural Loan 1.867.772 10.499.065 Forced loan 1.867.772 10.499.065 Documentary bills purchased 340.433.384 191.399.091 Interest income from credit card 340.433.384 191.399.091 Other leans and advances / investments 365.483.156 3.720.062.055 Interest / profit no hana and advances / investments 3.666.483.156 3.720.062.055 Interest / profit no foreign banks (note-23a.1) 3.52.433.372 1.728.271 23a.1 Interest / profit received from foreign banks (note-23a.1) 4.065.833 1.728.271 4.013.527 Automatical institutions 4.9648.480 44.747.31 3.720.062.055 Prime Bank limited (mote casa) 1.728.271 4.013.527 4.013.527 Prime Bank limited (mote-24a) 1.728.271 4.013.527 1.728.271 Prime Bank limited (mote-24a) 1.721.447.1352 3.72.045.338 3.72.045.338 PBL Exchance (UK) Ltd. 1.722.442.869 1.723.757.372 1.728.242.869 PBL Exchance (UK) Ltd. 1.1649.552 5.738.468 2.077.152.370 1.724.42.869 Others 1.1649.552 5.7372.386.52 5.727.38.668 2.077.152.370				
Forced loan 1.657.075 2.747.543 Documentary bils purchased 340.433.344 191.399.091 Interest income from credit card 340.433.344 191.399.091 Other toans and advances / Investments 3.955.483.156 3.720.062.055 Interest / profit on balance with other banks and financial institutions 47.747.543 28.56.747 Total interest / profit on balance with other banks and financial institutions 47.914.089 29.975.145 Interest / profit received from foreign banks (note-23a.1) 4.019.527.158 3.722.431.304 23a.1 Interest received from foreign banks 49.648.480 44.781.332 Less: Inter-company transactions 2.063.365.929 1.722.442.869 Prime Bank Investment Limited 2.063.365.929 1.723.442.869 Prime Bank Investment Limited 2.063.365.929 1.723.442.869 Prime Bank Investment Limited 2.063.365.929 1.732.442.869 Prime Bank Investment Limited 2.063.365.929 1.732.442.869 Prime Bank Investment Limited 2.063.365.929 1.732.442.869 Pime Bank Sourcites Limited 1.1650.595 2.128.148.822 1.791.733.468 <				
Documentary bills purchased 340,433,384 191,399,091 Interest income from credit card 328,00,063 825,355,474 Total interest / profit on leans and advances / investments 3,955,483,156 3,720,062,055 Interest / profit on leans and advances / investments 3,955,483,156 3,720,062,055 Interest / profit neceived from foreign banks (note-23a.1) 1,666,542 665,833 23a.1 Interest received from foreign banks 44,365,108 44,365,108 44,781,352 24 Consolidated interest / profit paid on deposits, borrowings, etc. 946,48,480 44,781,352 Prime Bank Limited (note-24a) 91,732,442,869 27,336,95,24 35,975,372 Prime Bank Limited (note-24a) 91,732,442,869 27,738,468 2,077,152,370 1,732,442,869 Prime Bank Limited (note-24a) - - - - 1,1650,5952 2,7738,468 2,077,152,370 1,732,442,5338 244 Interest / profit paid on deposits, borrowings, etc. of the Bank 1 - - - 1,1650,5952 2,77,38,468 2,077,152,370 1,732,442,53388 245 Interest / profit paid on depo				
Interest income from credit card 44,74,731 28,508,810 Other loans and advances / Investments 1758,800,063 895,356,747 Total interest / profit on loans and advances / investments 3,065,483,156 3,722,062,055 Interest / profit on loans and advances / investments 1,606,542 665,833 Interest / profit nealinace with other banks (note-23a.1) 1,606,542 665,833 Interest / profit nealince with other banks (note-23a.1) 3,722,431,304 23a.1 Interest received from foreign banks (note-23a.1) 44,365,108 44,365,108 Pime Bank Limited (note-24a) 43,053,082 43,053,082 Prime Bank Limited (note-24a) 1,732,442,869 1,732,442,869 Prime Bank Limited (note-24a) 2,063,365,929 1,732,442,869 Prime Bank Limited (note-24a) 1,1650,955 1,124,657,436 Pime Bank Investment Limited 2,128,148,22 1,791,783,807 Less: Inter-company transactions 2,128,148,22 1,791,783,807 Less: Inter-company transactions 2,667,481,415 185,216,574 Special notice deposits 3,020,885,226 682,227,479,393 Call deposits (note-24a.1)				
Other leans and advances / Investments 7 total interest / profit on loans and advances / investments 3.955,483,156 3.720,062,053 995,356,274 Interest / profit on balance with other banks and financial institutions 1.606,542 665,833 1.606,542 665,833 Interest / profit received from foreign banks 1.606,542 665,833 1.606,542 665,833 23a.1 Interest received from foreign banks 1.606,542 665,833 1.606,542 665,833 Less: Inter-company transactions 44,865,108 43,053,008 3.052,043 3.052,043 Prime Bank Limited (note-24a) 7.736,524 3.052,043 3.052,043 3.052,043 Prime Bank Limited (note-24a) - - - - - PBL Enhance (Hong Kong) Limited -				
Total Interest / profit on loans and advances / investments 3.965,483.156 3.720.062.055 Interest / profit on balance with other banks and financial institutions 1.606,542 628.333 Interest / profit neceived from foreign banks (note-23a.1) 1.606,542 628.333 Interest / profit neceived from foreign banks (note-23a.1) 5.283.372 1.728.271 23a.1 Interest received from foreign banks (note-23a.1) 4.019.527.158 3.752.431.204 Less: Inter-company transactions 4.9648.480 4.4,781.352 4.4.365.108 4.3,053.082 5.283.372 Prime Bank Investment Limited 4.9648.480 4.3,053.082 Prime Bank Investment Limited 5.283.372 1.728.271 Prime Bank Investment Limited 2.063.365,929 1.732,442.869 Prime Bank Investment Limited 2.128,141,822 1.971,783.807 PBL Exchance (UK) Ltd. - - PBL Exchance (UK) Ltd. 2.178,148 2.077,152,370 Less: Inter-company transactions 2.063,365,929 1.734,045,338 244 Judiarba savines deposits 2.067,152,370 1.734,045,338 24a Interest / pro				
Interest / profit on balance with other banks and financial institutions 47,154,089 29,975,145 Interest / profit received from foreign banks (note-23a.1) 1,066,542 658,833 23a.1 Interest received from foreign banks (note-23a.1) 4,019,527,158 3,752,431,304 23a.1 Interest received from foreign banks (note-23a.1) 4,019,527,158 3,752,431,304 23a.1 Interest received from foreign banks (note-23a.1) 4,019,527,158 3,752,431,304 23a.1 Interest received from foreign banks (note-23a.1) 4,019,527,158 3,752,431,304 23a.1 Interest received from foreign banks (note-23a.1) 4,019,527,158 3,752,431,304 23a.7 Prime Bank Investment Limited (note-24a) 4,053,082 4,053,082 Prime Bank Investment Limited 2,053,365,029 1,732,442,669 35,975,372 PBL Finance (Hona Konq) Limited - - - - PBL Finance (Hona Konq) Limited 2,207,152,370 1,734,483,338 240,626,089 37,679,930 Interest / profit paid on deposits 5,544,556 1,1,075,189 6,511,685 1,0736,600,085 1,736,600,085 2,5546,456 2,554,856 6,511,685 1,0736,600,085 1,486,097,129 - - - <t< td=""><td></td><td></td><td></td><td></td></t<>				
Interest or call loans 1,605,542 665,833 Interest / profit received from foreign banks (note-23a.1) 1,605,542 1,728,271 23a.1 Interest received from foreign banks 44,061,185 3,752,431,304 Less: Inter-company transactions 44,061,48,480 44,781,352 24 Consolidated interest / profit paid on deposits, borrowings, etc. 7,722,442,869 2,7369,524 Prime Bank Limited (note-24a) 1,722,442,869 2,7369,524 3,5975,372 Prime Bank Limited (note-24a) 1,722,442,869 2,7369,524 3,5975,372 Prime Bank Limited (note-24a) 1,724,402,869 1,732,442,869 2,27369,524 3,5975,372 PBL Exchange (UK) Ltd. 92 1,732,442,869 2,27369,524 1,732,442,869 PBL Exchange (UK) Ltd. -				
Interest / profit received from foreign banks (note-23a.1) 5.283.372 1.728.271 23a.1 Interest received from foreign banks Less: Inter-company transactions 4.019.527.158 3.752.431.304 23a.1 Interest received from foreign banks Less: Inter-company transactions 4.019.527.158 3.752.431.304 24 Consolidated interest / profit paid on deposits, borrowings, etc. Prime Bank Limited (note-24a) Prime Bank Securities Limited 2.063.365.929 1.732.442.869 Prime Bank Limited (note-24a) 2.063.365.929 1.732.442.869 PBL Exchange (LN) Ltd. - - PBL Finance (Hong Kong) Limited - - Less: Inter-company transactions 50.989.452 5.7738.468 2.007.152.370 1.734.045.338 244 Interest / profit paid on deposits: Savings bank / Mudaraba savings deposits 50.989.452 57.738.468 2.007.152.370 1.734.045.338 1.650.574 10 Interest / profit paid on deposits: Savings bank / Mudaraba savings deposits 3.020.836 2.5.54.656 2.017.152.370 1.734.045.338 1.667.748.145 1.85.216.574 10 Interest / profit paid on deposits: Savings bank / Mudaraba term deposits 3.020.836				
4.019.527.158 3.752.431.304 23a.1 Interest received from foreign banks Less: Inter-company transactions 4.019.527.158 3.752.431.304 23a.1 Interest received from foreign banks Less: Inter-company transactions 4.019.527.158 3.752.431.304 23a.1 Interest / profit paid on deposits, borrowings, etc. Prime Bank Limited (mote-24a) Prime Bank Securities Limited Prime Bank Securities Limited PBL Exchange (UK) Ltd. PBL Exchange (UK) Ltd. PBL Exchange (UK) Ltd. Savings bank / Mudaraba savings deposits Savings bank / Mudaraba savings deposits Call deposits / Mudaraba term deposits (note-24a.1) Others 266,748,145 (26,748,145) 185,216,574 (26,748,145) i) Interest / profit paid on deposits; Savings bank / Mudaraba savings deposits Savings bank refinance Leposits under scheme 266,748,145 (3,020,836) 1732,442,869 (37,739,468) ii) Interest / profit paid for borrowings: Call deposits Foreign currency deposits (note-24a.1) Others 11,650,574 (3,020,836) 185,216,574 (3,020,836) ii) Interest / Profit paid for borrowings: Call deposits 3,347,083 (4,365,108) 41,667 (3,020,836) iii) Interest / Profit paid for borrowings: Call deposits 3,347,083 (4,365,108) 41,365,108 (4,305,308) <t< td=""><td></td><td></td><td></td><td></td></t<>				
23a.1 Interest received from foreign banks Less: Inter-company transactions 49,648,480 44,781,352 24 Consolidated interest / profit paid on deposits, borrowings, etc. 5,283,372 1,722,442,869 Prime Bank Investment Limited 2,063,365,929 1,732,442,869 Prime Bank Investment Limited 2,7369,524 35,975,372 Prime Exchange Co. Pte. Ltd., Singapore 2,449,093 11,714,971 PBL Finance (Hong Kong) Limited - - Less: Inter-company transactions 50,989,452 5,7,738,468 24 Interest / profit paid on deposits, borrowings, etc. of the Bank 10 Interest / profit paid on deposits: Secial notice deposits 50,989,452 5,7,738,468 24a Interest / profit paid on deposits; 50,989,452 5,7,738,468 10 Interest / profit paid on deposits; 266,748,145 185,216,574 280,968,922 682,271,479 528,8160,905 548,852,806 200 constits / Mudaraba term deposits 3,020,836 2,554,856 11,075,189 6,511,685 310,000,885 1,486,097,129 1,500,993 15,486,097,129 15,592,7,175 ii) Interest / Profit paid for borrowings: 1,730,600,085 1,		Interest / pront received from foreign banks (note-23a.1)		
Less: Inter-company transactions 44,365,108 43,053,082 24 Consolidated interest / profit paid on deposits, borrowings, etc. 5,283,372 1,722,422,869 Prime Bank Limited (note-24a) 2,063,365,929 1,732,442,869 Prime Bank Securities Limited 2,063,365,929 1,732,442,869 Prime Bank Securities Limited 2,063,365,929 1,732,442,869 PRIL Exchange (Co. Pte. Ltd., Singapore 2,4940,933 11,714,971 PBL Finance (Hong Kong) Limited - - Less: Inter-company transactions 2,128,141,822 1,791,783,807 Less: Interest / profit paid on deposits, borrowings, etc. of the Bank 1 1,734,045,338 24a Interest / profit paid on deposits; Savinas bank / Mudaraba term deposits 266,748,145 185,216,574 Special notice deposits 3,020,836 2,554,455 0,556,4455 Others 1,071,589 6,511,685 1,073,600,085 1,486,097,129 ii) Interest / profit paid for borrowings: 3,347,083 41,655,084 1,553,082 Gald deposits Gald deposits 1,216,33,65,029 1,731,600,085 1,486,097,129<			4,019,527,158	3,/32,431,304
Less: Inter-company transactions 44,365,108 43,053,082 24 Consolidated interest / profit paid on deposits, borrowings, etc. 5,283,372 1,722,422,829 Prime Bank Limited (note-24a) 2,063,365,929 1,732,442,869 Prime Bank Scurities Limited 2,7369,524 35,975,372 PRIL Exchange (Co. Pte. Ltd., Singapore 2,4940,933 11,714,971 PBL Finance (Hong Kong) Limited 12,465,436 11,650,595 Less: Inter-company transactions 2,128,141,822 1,791,783,807 Less: Interest / profit paid on deposits, borrowings, etc. of the Bank 1 1,734,045,338 24a Interest / norfit paid on deposits: 52,738,468 2,077,152,370 1,734,045,338 24a Interest / profit paid on deposits: 3,769,930 682,271,479 Deposits Under scheme 528,160,905 548,852,806 1,075,189 652,574,456 0 Others 0 Interest / profit paid for borrowings: 1,730,600,085 1,486,097,129 ii) Interest / profit paid for borrowings: 3,347,083 41,655,308 Call deposits 3,347,083 41,655,303,425 505,303,208 Interest / Profit paid on Excounts 15,041,848<	23a.1	Interest received from foreign banks	49,648,480	44.781.352
5.283.372 1.728.271 24 Consolidated interest / profit paid on deposits, borrowings, etc. Prime Bank Limited (note-24a) Prime Exchance Co. Pte. Ltd., Singapore PBL Exchance (UK) Ltd., Singapore PBL Exchance (Hong Kong) Limited Interest / profit paid on deposits, borrowings, etc. of the Bank i) Interest / profit paid on deposits Savings bank / Mudaraba savings deposits Savings bank / Mudaraba term deposits Sopeial notice deposits Term deposits (note-24a.1) Others 266,748,145 (1.0075,189) 185,216,574 (3.020,836) ii) Interest / Profit paid for borrowings: Call deposits Repurchase arcement (repo) Interest expenses of lease liabilities Bancladesh Bank-refinance Local bank accounts Foreign currency deposits PBL bond 3.347,083 (41,667 (221,233) (-31,274,242,869) 41,665,108 (43,053,082) (332,765,844) (246,345,744) (2063,365,102) (332,765,844) (246,345,744) (2063,365,102) (332,765,844) (246,345,744) (2063,365,102) (332,765,844) (246,345,744) (2063,365,102) (332,765,844) (246,345,744) (2063,365,102) (332,765,844) (246,345,744) (2063,365,102) (332,765,844) (246,345,744) (2063,365,102) (332,765,844) (246,345,744) (2063,365,102) (332,765,844) (246,345,744) (2063,365,102) (332,765,844) (246,345,744) (2063,365,102) (332,765,844) (246,345,744) (2063,365,102) (332,765,				
24 Consolidated interest / profit paid on deposits, borrowings, etc. Prime Bank Limited (note-24a) 2,063,365,929 Prime Bank Investment Limited 27,369,524 Prime Bank Investment Limited 2,199,033 Pill Exchanae (LN) Ltd. - PBL Finance (Hong Kong) Limited - Less: Inter-company transactions 2,083,485,148 20,989,452 57,738,468 20,989,452 57,738,468 20,989,452 57,738,468 20,77,152,370 1,734,045,338 24 Interest / profit paid on deposits, borrowings, etc. of the Bank 1 i) Interest / profit paid on deposits; 50,989,452 Savings bank / Mudaraba term deposits 266,748,145 185,216,574 3020,836 225,564,556 11,075,189 6,511,685 10 Interest / profit paid on deposits; (note-24a.1) 0,020,836 25,564,556 0 deposits 1,046,00,0085 1,486,097,129 ii) Interest / profit paid for borrowings: 1,347,083 41,667 Carl deposits 3,347,083 1,667 1,909,605,429 1,906,53,31 Interest expenses of lease liabilities <td></td> <td></td> <td></td> <td></td>				
Prime Bank Limited (note-24a) 2,063,365,929 1,732,442,869 Prime Bank Investment Limited 27,736,524 35,975,372 Prime Exchange Co. Pte. Ltd., Singapore 24,940,933 11,711,971 PBL Exchange (UK) Ltd. - - PSTORE State 2,077,152,370 1,734,045,338 24a Interest / profit paid on deposits. 50,989,9452 57,738,468 Savings bank / Mudaraba savings deposits 266,748,145 185,216,574 Special notice deposits 1,734,045,338 160,905 Term deposits / Mudaraba term deposits 266,748,145 185,216,574 Others 1,1075,189 6511,685 11,075,189 Interest / Prof				<u>=// =0/=/ =</u>
Prime Bank Investment Limited 27,369,524 35,975,372 Prime Bank Securities Limited 27,369,524 35,975,372 Prime Exchange (UK) Ltd. - - PBL Exchange (UK) Ltd. - - PBL Finance (Hong Kong) Limited 2,4,940,933 11,714,971 Less: Inter-company transactions 2,128,141,822 1,791,783,807 Less: Inter-company transactions 50,989,452 57,738,468 2,077,152,370 1,734,045,338 1,734,045,338 24a Interest / profit paid on deposits, borrowings, etc. of the Bank i) 1,1714,971 i) Interest / profit paid on deposits: 50,989,452 57,738,468 2,077,152,370 1,734,045,338 185,216,574 general notice deposits: Savings bank / Mudaraba savings deposits 266,748,145 185,216,574 general notice deposits (note-24a.1) 0,026,892 682,271,479 528,160,905 548,852,806 Others 1,075,189 6,511,685 11,075,189 6,511,685 i) Interest / Profit paid for borrowings: 21,347,083 41,667 <td< td=""><td>24</td><td></td><td></td><td></td></td<>	24			
Prime Bank Securities Limited 24,940,933 11,714,971 PBL Exchance (Ck) Ltd. - - - PBL Finance (Hong Kong) Limited - - - - Less: Inter-company transactions 22,924,940,933 11,714,971 - - Velocity Less: Inter-company transactions 21,245,436 11,650,595 2,128,141,822 1,7734,045,338 24a Interest / profit paid on deposits. borrowings, etc. of the Bank i) 1,734,045,338 2077,152,370 1,734,045,338 24a Interest / profit paid on deposits: Secial notice deposits 880,968,922 682,271,479 Special notice deposits (note-24a.1) 0 3,020,836 25,564,656 6,511,065 0 Others 1,730,600,085 1,486,097,129 1,781,8082 i) Interest / Profit paid for borrowings: 1,730,600,085 1,486,097,129 ii) Interest / Profit paid for borrowings: 1,730,600,085 1,486,097,129 ii) Interest / Profit paid for borrowings: 1,730,600,085 1,486,097,129 Interest / Profit paid on borrowings				
Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. - - - PBL Finance (Hong Kong) Limited 12,465,436 11,650,595 Less: Inter-company transactions 2,128,141,822 1,791,783,807 Sums 2,077,152,370 1.734,045,338 24a Interest / profit paid on deposits, borrowings, etc. of the Bank 1 1 i) Interest / profit paid on deposits: 2,066,748,145 185,216,574 Special notice deposits 2,066,748,145 185,216,574 Special notice deposits 40,626,089 37,679,930 Term deposits / Mudaraba term deposits 2,880,968,922 682,271,479 Deposits under scheme 3,020,836 1,486,097,129 foreign currency deposits (note-24a.1) 3,020,836 1,486,097,129 ii) Interest / Profit paid for borrowings: 3,347,083 41,667 Call deposits 3,347,083 41,667 2,123,31 Interest / Profit paid for borrowings: 3,347,083 41,667 Call deposits 3,347,083 41,667 Repurchase areement (repo) 3,347,083 43,05				
PBL Exchange (UK) Ltd. - - 11.65.055 PBL Finance (Hong Kong) Limited 2.128,141,822 1.791.783,807 Less: Inter-company transactions 2.077.152,370 1.734,045,338 24a Interest / profit paid on deposits, borrowings, etc. of the Bank i) Interest / profit paid on deposits: Savings bank / Mudaraba savings deposits 266,748,145 185,216,574 Special notice deposits Sopecial notice deposits 266,748,145 185,216,574 Deposits under scheme 880,968,922 548,852,806 Foreign currency deposits (note-24a.1) 3,020,836 25,564,656 Others 1,075,189 6,511,685 Interest / Profit paid for borrowings: 1,730,600,085 1,866,391 Call deposits 3,347,083 41,667 Repurchase agreement (repo) 1,344,365,108 43,053,302 Interest / Profit paid for borrowings: 15,041,848 17,818,082 Local bank accounts 164,040,775 75,927,175 PBL bond 332,765,844 246,345,740 Less: Inter-company transactions 44,365,108 43,053,082 332,765,844 246,345,740 2.063,365,929 1.732,442,466 24a.1 Fo			24,940,933	11,714,971
PBL Finance (Hong Kong) Limited 12,465,436 11,650,595 Less: Inter-company transactions 2,128,141,822 1,791,783,807 24a Interest / profit paid on deposits, borrowings, etc. of the Bank Interest / profit paid on deposits: Savings bank / Mudaraba savings deposits Special notice deposits Special notice deposits Special notice deposits Term deposits / Mudaraba term deposits Deposits under scheme Foreign currency deposits (note-24a.1) Others i) Interest / Profit paid for borrowings: Call deposits Repurchase agreement (repo) Interest expenses of lease liabilities Bangladesh Bank-refinance Local bank accounts Foreign bank accounts Foreign bank accounts Foreign currency deposits			-	-
2,128,141,822 1,791,783,807 Less: Inter-company transactions 50,989,452 57,738,468 2,077,152,370 1,734,045,338 24a Interest / profit paid on deposits, borrowings, etc. of the Bank Interest / profit paid on deposits Savings bank / Mudaraba savings deposits Savings bank accounts Sav		PBL Exchange (UK) Ltd.	-	-
Less: Inter-company transactions 50,989,452 57,738,468 24a Interest / profit paid on deposits, borrowings, etc. of the Bank 1.734,045,338 i) Interest / profit paid on deposits: Savings bank / Mudaraba savings deposits 266,748,145 185,216,574 Special notice deposits 40,626,089 37,679,930 Term deposits / Mudaraba term deposits 880,968,922 682,271,479 Deposits under scheme 50,989,452 57,738,468 Foreign currency deposits (note-24a.1) 3,020,836 25,564,656 Others 1,730,600,085 1,486,097,129 ii) Interest / Profit paid for borrowings: 3,347,083 41,667 Call deposits 8angladesh Bank-refinance 40,509,480 1,885,391 Local bank accounts 150,41,848 17,818,082 Foreign bank accounts 109,605,425 150,693,425 Foreign bank accounts 43,053,082 332,765,844 246,345,740 Less: Inter-company transactions 44,365,108 43,053,082 332,765,844 246,345,740 24a.1 Foreign currency deposits 332,765,844 246,345,740		PBL Finance (Hong Kong) Limited		
24a Interest / profit paid on deposits, borrowings, etc. of the Bank i) 2.077,152,370 1.734,045,338 24a Interest / profit paid on deposits, Savings bank / Mudaraba savings deposits 266,748,145 185,216,574 Special notice deposits 40,626,089 37,679,930 Term deposits / Mudaraba term deposits 880,968,922 682,271,479 Deposits under scheme Foreign currency deposits (note-24a.1) 528,160,905 548,852,806 Others 3,020,836 25,564,656 6,511,685 11,075,189 6,511,685 1,730,600,085 1,486,097,129 ii) Interest / Profit paid for borrowings: Call deposits Repurchase agreement (repo) Interest expenses of lease liabilities Bangladesh Bank-refinance Local bank accounts Foreign bank accounts Foreign bank accounts 3,347,083 41,667 Bangladesh Bank-refinance Local bank accounts 1,865,391 43,053,082 1365,391 Less: Inter-company transactions 44,365,108 43,053,082 332,765,844 246,345,740 24a.1 Foreign currency deposits Interest / profit paid on F.C Interest / profit paid on N.F.C.D 3,020,836 25,564,656 - -			2,128,141,822	1,791,783,807
24a Interest / profit paid on deposits, borrowings, etc. of the Banki) Interest / profit paid on deposits: Savings bank / Mudaraba savings deposits Special notice deposits Term deposits / Mudaraba term deposits Deposits under scheme Foreign currency deposits (note-24a.1) Others266,748,145 40,626,089 37,679,930 880,968,922 682,271,479 S28,160,905 548,852,806 3,020,836 25,564,656 6,511,685ii) Interest / Profit paid for borrowings: Call deposits Repurchase agreement (repo) Interest expenses of lease liabilities Banqladesh Bank-refinance Local bank accounts Foreign currency deposits Topit paid on F.C Interest / profit paid on F.C.D3,020,836 Topit paid on N.F.C.D24a.1 Foreign currency deposits Interest / profit paid on N.F.C.D3,020,836 Topit paid on N.F.C.D25,564,656 Topit paid on N.F.C.D		Less: Inter-company transactions		
i) Interest / profit paid on deposits: Savings bank / Mudaraba savings deposits Special notice deposits / Mudaraba term deposits Deposits under scheme Foreign currency deposits (note-24a.1) Others ii) Interest / Profit paid for borrowings: Call deposits Repurchase agreement (repo) Interest expenses of lease liabilities Banqladesh Bank-refinance Local bank accounts Foreign currency deposits Interest / profit paid on F.C Interest / profit paid on N.F.C.D 			2,077,152,370	<u>1,734,045,338</u>
i) Interest / profit paid on deposits: Savings bank / Mudaraba savings deposits Special notice deposits / Mudaraba term deposits Deposits under scheme Foreign currency deposits (note-24a.1) Others ii) Interest / Profit paid for borrowings: Call deposits Repurchase agreement (repo) Interest expenses of lease liabilities Banqladesh Bank-refinance Local bank accounts Foreign currency deposits Interest / profit paid on F.C Interest / profit paid on N.F.C.D 	242	Interest / profit paid on deposits horrowings etc. of the Bank		
Savings bank / Mudaraba savings deposits 266,748,145 185,216,574 Special notice deposits 40,626,089 37,679,930 Term deposits / Mudaraba term deposits 880,968,922 682,271,479 Deposits under scheme 528,160,905 548,852,806 Foreign currency deposits (note-24a.1) 3,020,836 25,564,656 Others 1,730,600,085 1,486,097,129 ii) Interest / Profit paid for borrowings: 3,347,083 41,667 Call deposits 3,347,083 41,667 Repurchase agreement (repo) 221,233 - Interest expenses of lease liabilities 15,041,848 17,818,082 Bangladesh Bank-refinance 40,509,480 1,865,301 Local bank accounts 164,040,775 75,927,175 PBL bond 332,765,844 246,345,740 Iters: Inter-company transactions 44,365,108 43,053,082 322,765,844 246,345,740 2,063,365,929 1,732,442,869 24a.1 Foreign currency deposits 3,020,836 25,564,656 1,02,03,365,929 1,732,442,869 24a.1 Foreign cu	270			
Special notice deposits 40,626,089 37,679,930 Term deposits / Mudaraba term deposits 880,968,922 682,271,479 Deposits under scheme 528,160,905 548,852,806 Foreign currency deposits (note-24a.1) 528,160,905 548,852,806 Others 1,730,600,085 1,486,097,129 ii) Interest / Profit paid for borrowings: 3,347,083 41,667 Call deposits 221,233 - Repurchase agreement (repo) 221,233 - Interest expenses of lease liabilities 15,041,848 17,818,082 Banqladesh Bank-refinance 44,365,108 43,053,082 Local bank accounts 164,040,775 75,927,175 PBL bond 109,605,425 150,693,425 Interest / profit paid on F.C 332,765,844 43,053,082 24a.1 Foreign currency deposits 44,365,108 43,053,082 Interest / profit paid on F.C. 3,020,836 25,564,656 Interest / profit paid on F.C. 3,020,836 25,564,656 Interest / profit paid on N.F.C.D - -			266 748 145	185 216 574
Term deposits / Mudaraba term deposits 880,968,922 682,271,479 Deposits under scheme 528,160,905 548,852,806 Foreign currency deposits (note-24a.1) 3,020,836 25,564,656 Others 1,075,189 6,511,685 ii) Interest / Profit paid for borrowings: 1,730,600,085 1,486,097,129 iii) Interest / Profit paid for borrowings: 3,347,083 41,667 Call deposits 3,347,083 41,667 Repurchase agreement (repo) 221,233 - Interest expenses of lease liabilities 15,041,848 17,818,082 Banqladesh Bank-refinance 40,509,480 1,865,391 Local bank accounts 44,365,108 43,053,082 Foreign bank accounts 109,605,425 150,693,425 PBL bond 332,765,844 246,345,740 2,063,365,929 1,732,442,869 24a.1 Foreign currency deposits 3,020,836 25,564,656 Interest / profit paid on F.C 3,020,836 25,564,656 Interest / profit paid on N.F.C.D - -				
Deposits under scheme Foreign currency deposits (note-24a.1) Others 528,160,905 3,020,836 25,564,656 11,075,189 548,852,806 25,564,656 11,075,189 ii) Interest / Profit paid for borrowings: Call deposits 1,730,600,085 1,486,097,129 iii) Interest / Profit paid for borrowings: Call deposits 3,347,083 41,667 Repurchase agreement (repo) 221,233 - Interest expenses of lease liabilities 15,041,848 17,818,082 Banqladesh Bank-refinance 44,365,108 43,053,082 Local bank accounts 109,605,425 150,693,425 PBL bond 377,130,952 289,398,821 Less: Inter-company transactions 44,365,108 43,053,082 332,765,844 246,345,740 2,063,365,929 1,732,442,869 24a.1 Foreign currency deposits 3,020,836 25,564,656 Interest / profit paid on F.C 3,020,836 25,564,6566 Interest / profit paid on N.F.C.D - -				
Foreign currency deposits (note-24a.1) Others 3,020,836 (11,075,189) 25,564,656 (5,11,685) ii) Interest / Profit paid for borrowings: Call deposits Repurchase agreement (repo) 1,730,600,085 1,486,097,129 iii) Interest expenses of lease liabilities 3,347,083 41,667 Bangladesh Bank-refinance 15,041,848 17,818,082 Local bank accounts 44,365,108 43,053,082 Foreign bank accounts 164,040,775 75,927,175 PBL bond 109,605,425 150,693,425 Less: Inter-company transactions 44,365,108 43,053,082 332,765,844 246,345,740 2,063,365,929 1,732,442,869 24a.1 Foreign currency deposits 3,020,836 25,564,656 1,732,442,869 Interest / profit paid on F.C 3,020,836 25,564,656 - Interest / profit paid on N.F.C.D - - -				
Others 11,075,189 6,511,685 ii) Interest / Profit paid for borrowings: Call deposits Repurchase agreement (repo) 3,347,083 41,667 Interest expenses of lease liabilities 3,347,083 - - Interest expenses of lease liabilities 15,041,848 17,818,082 - Banqladesh Bank-refinance 44,365,108 43,053,082 - Local bank accounts 164,040,775 75,927,175 - PBL bond 377,130,952 289,398,821 - Less: Inter-company transactions 44,365,108 43,053,082 - 322,765,844 246,345,740 - - 2,063,365,929 1,732,442,869 - - 24a.1 Foreign currency deposits - - - - Interest / profit paid on F.C 3,020,836 25,564,656 - - Interest / profit paid on N.F.C.D - - - -				
ii) Interest / Profit paid for borrowings: Call deposits 3,347,083 Repurchase agreement (repo) 221,233 Interest expenses of lease liabilities 15,041,848 Bangladesh Bank-refinance 40,509,480 Local bank accounts 44,365,108 Foreign bank accounts 150,603,952 PBL bond 332,765,844 Less: Inter-company transactions 44,365,108 44,365,108 43,053,082 332,765,844 246,345,740 2,063,365,929 1,732,442,869				
ii) Interest / Profit paid for borrowings: Call deposits Repurchase agreement (repo) Interest expenses of lease liabilities Bangladesh Bank-refinance Local bank accounts Foreign bank accounts Foreign bank accounts Foreign bank accounts Foreign bank accounts Foreign bank accounts Foreign bank accounts Inter-company transactions 24a.1 Foreign currency deposits Interest / profit paid on F.C Interest / profit paid on N.F.C.D 24a.1 profit paid on N.F.C.D 377.130.92 377.130.92 377.130.92 377.130.92 377.130.952 377.130.952 377.130.952 377.130.952 377.130.952 377.130.952 377.130.952 377.130.952 377.130.952 377.130.952 377.130.952 377.130.952 377.130.952 377.130.952 377.130.952 377.130.952 377.130.952 377.130.952 377.130.952 377.130.952 377.130.952 377.130.952 377.130.952 377.130.952 377.130.952 377.130.952 377.130.952 377.130.952 377.130.952 377.130.952 377.130.952 377.130.952 377.130.952 377.130.952 377.130.952 377.130.952 377.130.952 377.130.952 377.130.952 377.130.952 377.130.952 377.130.952 377.130.952 377.130.952 377.130.952 377.130.952 377.130.952 377.130.952 377.130.952 377.130.952 377.130.952 377.130.952 377.130.952 377.130.952 377.130.952 377.130.952 377.130.952 377.130.952 377.130.952 377.130.952 377.130.952 377.130.952 332.765.844 332.765.844 332.765.844 332.765.844 332.765.844 332.765.844 332.765.844 332.765.844 332.765.844 332.765.844 332.765.844 332.765.844 332.765.844 332.765.844 332.765.844 332.765.844 332.765.844 332.765.844 332.765.844 332.765.844 332.765.844 332.765.844 332.765.844 332.765.844 343.053.082 343.053.082 343.053.082 343.053.082 343.053.082 344.365.108 343.053.082 344.365.108 343.053.082 344.365.108 343.053.082 343.053.082 343.053.082 343.053.082 344.365.108		Others		
Call deposits 3,347,083 41,667 Repurchase agreement (repo) 221,233 - Interest expenses of lease liabilities 15,041,848 17,818,082 Bangladesh Bank-refinance 40,509,480 1,865,391 Local bank accounts 44,365,108 43,053,082 Foreign bank accounts 164,040,775 75,927,175 PBL bond 377,130,952 289,398,821 Less: Inter-company transactions 44,365,108 43,053,082 332,765,844 246,345,740 2,063,365,929 1,732,442,869 24a.1 Foreign currency deposits 3,020,836 25,564,656 Interest / profit paid on F.C 3,020,836 25,564,656 Interest / profit paid on N.F.C.D - -		ii) Interact / Drafit naid for borrowings	1,/30,600,085	1,486,097,129
Repurchase agreement (repo) 221,233 - Interest expenses of lease liabilities 15,041,848 17,818,082 Bangladesh Bank-refinance 40,509,480 1,865,391 Local bank accounts 44,365,108 43,053,082 Foreign bank accounts 164,040,775 75,927,175 PBL bond 109,605,425 150,693,425 Less: Inter-company transactions 44,365,108 43,053,082 332,765,844 246,345,740 2,063,365,929 1,732,442,869 24a.1 Foreign currency deposits 3,020,836 25,564,656 Interest / profit paid on F.C 3,020,836 25,564,656 Interest / profit paid on N.F.C.D - -			2 247 002	41 667
Interest expenses of lease liabilities 15,041,848 17,818,082 Bangladesh Bank-refinance 40,509,480 1,865,391 Local bank accounts 44,365,108 43,053,082 Foreign bank accounts 164,040,775 75,927,175 PBL bond 109,605,425 150,693,425 Less: Inter-company transactions 44,365,108 43,053,082 32,765,844 246,345,740 2,063,365,929 1,732,442,869 24a.1 Foreign currency deposits 3,020,836 25,564,656 Interest / profit paid on F.C. 3,020,836 25,564,656 Interest / profit paid on N.F.C.D - -				41,667
Banqladesh Bank-refinance 40,509,480 1,865,391 Local bank accounts 44,365,108 43,053,082 Foreign bank accounts 164,040,775 75,927,175 PBL bond 109,605,425 150,693,425 Less: Inter-company transactions 44,365,108 43,053,082 332,765,844 246,345,740 2,063,365,929 1,732,442,869 24a.1 Foreign currency deposits 3,020,836 25,564,656 Interest / profit paid on F.C. 3,020,836 25,564,656 Interest / profit paid on N.F.C.D - -				-
Local bank accounts 44,365,108 43,053,082 Foreign bank accounts 164,040,775 75,927,175 PBL bond 109,605,425 150,693,425 Less: Inter-company transactions 44,365,108 43,053,082 249,398,821 289,398,821 246,345,740 2,063,365,929 1,732,442,869 246,345,740 24a.1 Foreign currency deposits 3,020,836 25,564,656 Interest / profit paid on F.C. 3,020,836 25,564,656 Interest / profit paid on N.F.C.D - -				
Foreign bank accounts 164,040,775 75,927,175 PBL bond 109,605,425 150,693,425 377,130,952 289,398,821 Less: Inter-company transactions 44,365,108 43,053,082 332,765,844 246,345,740 2,063,365,929 1,732,442,869 24a.1 Foreign currency deposits 3,020,836 25,564,656 Interest / profit paid on F.C. 3,020,836 25,564,656 Interest / profit paid on N.F.C.D - -				
PBL bond 109,605,425 150,693,425 377,130,952 289,398,821 Less: Inter-company transactions 44,365,108 43,053,082 332,765,844 246,345,740 2,063,365,929 1,732,442,869 24a.1 Foreign currency deposits 3,020,836 25,564,656 Interest / profit paid on F.C. 3,020,836 25,564,656 Interest / profit paid on N.F.C.D - -				
377,130,952 289,398,821 Less: Inter-company transactions 44,365,108 43,053,082 332,765,844 246,345,740 2,063,365,929 1,732,442,869 24a.1 Foreign currency deposits 1 1 1 1 Interest / profit paid on F.C 3,020,836 25,564,656 - - -				
Less: Inter-company transactions 44,365,108 43,053,082 332,765,844 246,345,740 2,063,365,929 1,732,442,869 24a.1 Foreign currency deposits Interest / profit paid on F.C 3,020,836 Interest / profit paid on N.F.C.D 3,020,836		PBL bond		
332,765,844 246,345,740 2,063,365,929 1,732,442,869 24a.1 Foreign currency deposits 1,732,442,869 Interest / profit paid on F.C 3,020,836 25,564,656 Interest / profit paid on N.F.C.D - -				
24a.1 Foreign currency deposits 2,063,365,929 1,732,442,869 Interest / profit paid on F.C 3,020,836 25,564,656 Interest / profit paid on N.F.C.D - -		Less: Inter-company transactions		
24a.1 Foreign currency deposits Interest / profit paid on F.C Interest / profit paid on N.F.C.D				
Interest / profit paid on F.C3,020,83625,564,656Interest / profit paid on N.F.C.D			2,063,365,929	1,732,442,869
Interest / profit paid on F.C3,020,83625,564,656Interest / profit paid on N.F.C.D	24a 1	Foreign currency deposits		
Interest / profit paid on N.F.C.D			2 020 826	25 564 656
			5,020,050	20,00,F000
<u> </u>		בוונבובאר / אוטווג אמוט טון זאה יכים		-
			3,020,836	25,564,656

		Amount i	
		Jan-Mar-2022	Jan-Mar-2021
25	Consolidated investment income		
25	Prime Bank Limited (note-25a)	879,830,696	1,866,800,192
	Prime Bank Investment Limited	7,342,206	61,305,617
	Prime Bank Securities Limited	66,721,231	18,072,036
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		953,894,133	1,946,177,846
	Less: Inter-company transactions	-	-
		953,894,133	1,946,177,846
25a	Investment income of the bank		520 462 707
	Interest on treasury bills / Reverse repo / bonds	803,167,513	530,462,787
	Interest on debentures / bonds	59,249,744	26,485,262
	Gain on discounted bond / bills Gain on sale of shares	23,238,305	220,854,275
	Gain on Govt. security trading	2,460,858	28,551,071 1,109,495,251
	Dividend on shares	51,110,507	8,567,706
	Dividend off shares	939,226,926	1,924,416,351
	Less: Loss on sale/revaluation of security trading	59,396,230	57,616,158
	Less. Loss on sale/revaluation of security trading	879,830,696	1.866.800.192
		015/050/050	1/000/000/1/2
26	Consolidated commission, exchange and brokerage		
	Prime Bank Limited (note-26a)	813,097,223	345,310,124
	Prime Bank Investment Limited	23,065,425	17,565,267
	Prime Bank Securities Limited	19,961,015	30,519,462
	Prime Exchange Co. Pte. Ltd., Singapore	14,434,599	20,521,944
	PBL Exchange (UK) Ltd.	6,930,035	36,561,681
	PBL Finance (Hong Kong) Limited	3,027,882	3,060,609
		880,516,179	453,539,086
	Less: Inter-company transactions		-
		880,516,179	453,539,086
26a			
	Commission on L/Cs	90,533,230	56,558,292
	Commission on L/Cs-back to back	133,373,632	105,453,389
	Commission on L/Gs	49,540,884	24,546,840
	Commission on remittance	9,020,561	11,079,814
	Merchant Commission Underwriting Commission regarding Treasury bill/ Bond	699,779	- 8,516,657
	Commission from sale of BSP /PSP/Others	9,646,166	24,240,244
		292,814,253	230,395,236
	Exchange gain (note - 26a.1) - including gain from FC dealings	520,282,970	114,914,888
	Settlement fees / Brokerage	-	-
		813,097,223	345,310,124
		010/037/220	010/010/121
26a.1	Exchange gain		
	Exchange gain	532,423,036	122,722,702
	Exchange gain-credit card	-	-
	Less: Exchange loss	(12,140,065)	(7,807,814)
	Less. Exchange 1033	520,282,970	114,914,888
		520,282,970	114,914,000
	O		
27	Consolidated other operating income	225.015.026	177 106 012
	Prime Bank Limited (note-27a)	235,015,026	177,196,013
	Prime Bank Investment Limited	35,120	360,776
	Prime Bank Securities Limited	75,746	2,134,944
	Prime Exchange Co. Pte. Ltd., Singapore	233,661	639,968
	PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited	- 3,524,073	1,788,567 3,229,111
		238,883,627	185,349,380
	Less: Inter-company transactions	-	
		238,883,627	185,349,380

	Amount	in Taka
	Jan-Mar-2022	Jan-Mar-2021
27a Other operating income of the Bank		
Locker rent	11,651,550	11,271,768
Service and other charges	70,334,834	58,828,363
Retail Income	41,807,174	29,763,089
Income from ATM service	3,252,619	6,203,088
Credit card income (note-27a.2)	38,852,785	30,889,726
Postage / telex / SWIFT/ fax	11,861,503	9,443,139
Rebate from foreign Bank outside Bangladesh	25,554,266	-
Profit on sale of fixed assets	-	-
Miscellaneous earnings (note-27a.1)	31,700,295	30,796,841
	235,015,026	177,196,013

27a.1 Miscellaneous earnings include syndication fee, commission/rebate from foreign remittance house / bank, notice fee and sale proceeds of various items, etc.

27a.2	2 Credit card income		
	Annual fees	9,922,315	8,376,071
	Inter-change fees	9,874,311	5,041,494
	Others	19,056,159	17,472,161
		38,852,785	30,889,726
28	Consolidated salaries and allowances		
	Prime Bank Limited (note-28a)	1,187,268,267	1,091,806,716
	Prime Bank Investment Limited	12,559,617	10,799,371
	Prime Bank Securities Limited	11,717,919	9,467,858
	Prime Exchange Co. Pte. Ltd., Singapore	7,449,434	7,643,240
	PBL Exchange (UK) Ltd.	7,311,266	8,913,038
	PBL Finance (Hong Kong) Limited	5,182,622	6,135,434
		1,231,489,125	1,134,765,657
282	Salaries and allowances of the Bank		
204	Basic pay	478,811,561	452,488,094
	Allowances	329,097,112	312,630,550
	Bonus	273,942,498	219,000,000
	Bank's contribution to provident fund	44,439,068	44,467,852
	Retirement benefits/ Leave encashment	8,478,028	5,220,220
	Gratuity	52,500,000	58,000,000
		1,187,268,267	1,091,806,716
20		1,187,268,267	<u>1,091,806,716</u>
29	Consolidated rent, taxes, insurance, electricity, etc.		
29	Prime Bank Limited (note-29a)	135,104,750	142,950,937
29	Prime Bank Limited (note-29a) Prime Bank Investment Limited	135,104,750 306,641	142,950,937 537,781
29	Prime Bank Limited (note-29a) Prime Bank Investment Limited Prime Bank Securities Limited	135,104,750 306,641 2,170,143	142,950,937 537,781 1,526,324
29	Prime Bank Limited (note-29a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore	135,104,750 306,641 2,170,143 625,393	142,950,937 537,781 1,526,324 651,968
29	Prime Bank Limited (note-29a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd.	135,104,750 306,641 2,170,143 625,393 2,427,933	142,950,937 537,781 1,526,324 651,968 1,835,343
29	Prime Bank Limited (note-29a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore	135,104,750 306,641 2,170,143 625,393 2,427,933 1,226,209	142,950,937 537,781 1,526,324 651,968 1,835,343 1,953,125
29	Prime Bank Limited (note-29a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd.	135,104,750 306,641 2,170,143 625,393 2,427,933	142,950,937 537,781 1,526,324 651,968 1,835,343
	Prime Bank Limited (note-29a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd.	135,104,750 306,641 2,170,143 625,393 2,427,933 1,226,209	142,950,937 537,781 1,526,324 651,968 1,835,343 1,953,125
	Prime Bank Limited (note-29a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited	135,104,750 306,641 2,170,143 625,393 2,427,933 1,226,209	142,950,937 537,781 1,526,324 651,968 1,835,343 1,953,125
	Prime Bank Limited (note-29a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Rent, taxes, insurance, electricity, etc. of the Bank	135,104,750 306,641 2,170,143 625,393 2,427,933 1,226,209 141,861,068	142,950,937 537,781 1,526,324 651,968 1,835,343 1,953,125 149,455,478
	Prime Bank Limited (note-29a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Rent, taxes, insurance, electricity, etc. of the Bank Rent, rates and taxes	135,104,750 306,641 2,170,143 625,393 2,427,933 1,226,209 141,861,068	142,950,937 537,781 1,526,324 651,968 1,835,343 1,953,125 149,455,478
	Prime Bank Limited (note-29a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Rent, taxes, insurance, electricity, etc. of the Bank Rent, rates and taxes Lease rent	135,104,750 306,641 2,170,143 625,393 2,427,933 1,226,209 141,861,068 57,072,081 -	142,950,937 537,781 1,526,324 651,968 1,835,343 1,953,125 149,455,478 78,358,738 -
	Prime Bank Limited (note-29a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Rent, taxes, insurance, electricity, etc. of the Bank Rent, rates and taxes Lease rent Insurance	135,104,750 306,641 2,170,143 625,393 2,427,933 1,226,209 141,861,068 57,072,081 - 53,178,762	142,950,937 537,781 1,526,324 651,968 1,835,343 1,953,125 149,455,478 78,358,738 - 39,805,302
29a	Prime Bank Limited (note-29a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Rent, taxes, insurance, electricity, etc. of the Bank Rent, rates and taxes Lease rent Insurance Power and electricity	135,104,750 306,641 2,170,143 625,393 2,427,933 1,226,209 141,861,068 57,072,081 - 53,178,762 24,853,907	142,950,937 537,781 1,526,324 651,968 1,835,343 1,953,125 149,455,478 - 39,805,302 24,786,897
	Prime Bank Limited (note-29a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Rent, taxes, insurance, electricity, etc. of the Bank Rent, rates and taxes Lease rent Insurance Power and electricity Consolidated legal expenses	135,104,750 306,641 2,170,143 625,393 2,427,933 1,226,209 141,861,068 57,072,081 - 53,178,762 24,853,907 135,104,750	142,950,937 537,781 1,526,324 651,968 1,835,343 1,953,125 149,455,478 78,358,738 - 39,805,302 24,786,897 142,950,937
29a	Prime Bank Limited (note-29a) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited Rent, taxes, insurance, electricity, etc. of the Bank Rent, rates and taxes Lease rent Insurance Power and electricity	135,104,750 306,641 2,170,143 625,393 2,427,933 1,226,209 141,861,068 57,072,081 - 53,178,762 24,853,907	142,950,937 537,781 1,526,324 651,968 1,835,343 1,953,125 149,455,478 - 39,805,302 24,786,897

Prime Bank Limited (**note-sua**) Prime Bank Investment Limited Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singapore PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited

193,923

1,691,278

28,355,885

206,019

4,158,367

8,847,667

		Amount in T	
		Jan-Mar-2022	Jan-Mar-2021
30a	Legal expenses of the Bank		
	Legal expenses	24,938,036	2,795,725
	Other professional charges	1,417,090	1,630,056
		26,355,126	4,425,781
31	Consolidated postage, stamp, telecommunication, etc.	24 100 000	16 001 122
	Prime Bank Limited (note-31a) Prime Bank Investment Limited	24,108,860 236,250	16,881,133 242,004
	Prime Bank Securities Limited	3,587	180
	Prime Exchange Co. Pte. Ltd., Singapore	624,644	84,518
	PBL Exchange (UK) Ltd.	145,580	190,106
	PBL Finance (Hong Kong) Limited	1,422,399	1,378,922
		26,541,320	18,776,864
21-	Postage, stamp, telecommunication, etc. of the Bank		
31 a	Postage & Courier	2,286,113	1,011,454
	Telegram, telex, fax and internet	3,254,881	885,757
	Data communication	13,123,165	9,417,641
	Telephone - office	5,381,348	5,557,957
	Telephone - residence	63,354	8,324
		24,108,860	16,881,133
32	Consolidated stationery, printing and advertisements, etc.		
52	Prime Bank Limited (note-32a)	54,060,562	25,873,673
	Prime Bank Investment Limited	585,123	296,704
	Prime Bank Securities Limited	237,560	146,389
	Prime Exchange Co. Pte. Ltd., Singapore	326,043	387,189
	PBL Exchange (UK) Ltd.	105,294	185,948
	PBL Finance (Hong Kong) Limited	67,680 55,382,260	87,968 26,977,871
			20,377,071
32a	Stationery, printing and advertisements, etc. of the Bank		
	Office and security stationery	12,278,392	11,119,340
	Computer consumable stationery	39,488,350	13,422,195
	Publicity and advertisement	2,293,820 54.060.562	1,332,138 25.873.673
			23,073,073
33	Managing Director's salary and fees		
	Basic salary	2.064.194	391.935
	House rent allowance Utility allowance	525,000	101,613 87,097
	House maintenance allowance	225,000 225,000	07,097
	Others	600,000	116,129
		3,639,194	696,774
34	Consolidated Directors' fees	540 426	COC 405
	Prime Bank Limited (note-34a) Prime Bank Investment Limited	540,136	636,125 140,800
	Prime Bank Securities Limited	379,500 88,000	88,000
	Prime Exchange Co. Pte. Ltd., Singapore	-	16,165
	PBL Exchange (UK) Ltd.	15,565	-
	PBL Finance (Hong Kong) Limited	-	-
		1,023,201	881,090
34a	Directors' fees of the Bank		
	Meetina fees	193.600	396.000
	Other benefits	346,536	240,125
		540,136	636,125

As per BRPD circular letter no. 11 dated 04 October 2015 Taka 8,000/- has been paid as Honorarium to the Directors, for attending per Board Meeting, Board Audit Committee Meeting and Risk Management Committee Meeting held during the period ended 31 March 2022.

		Amount i	n Taka
		Jan-Mar-2022	Jan-Mar-2021
35	Consolidated Auditors' fees	·	
	Prime Bank Limited (note-35a)	345,000	345,000
	Prime Bank Investment Limited	117,875	57,500
	Prime Bank Securities Limited	47,438	43,125
	Prime Exchange Co. Pte. Ltd., Singapore	71,529	71,314
	PBL Exchange (UK) Ltd.	530,760	135,996
	PBL Finance (Hong Kong) Limited	89,152	82,034
		1,201,753	734,969
35a	Auditors' fees of the Bank		
554	External Audit fee	345,000	345,000
		345,000	345,000
			345,000
36	Charges on loan losses		
	Loan -written off		
	Interest waived		_
		·	
			-
37	Consolidated depreciation and repair of Bank's assets		
	Prime Bank Limited (note-37a)	181,685,708	227,529,144
	Prime Bank Investment Limited	4,925,169	5,150,466
	Prime Bank Securities Limited	1,158,825	832,866
	Prime Exchange Co. Pte. Ltd., Singapore	2,469,306	2,716,295
	PBL Exchange (UK) Ltd.	28,498	788,374
	PBL Finance (Hong Kong) Limited	25,826	163,684
		190,293,332	237,180,829
		190/290/002	207/100/025
27-	Denue sistion and vensiv of Denuls seests		
3/a	Depreciation and repair of Bank's assets		
	Depreciation - (see annexure-C for detail)	E 2 E 10 2 46	50 100 000
	Fixed assets	52,510,346	59,139,802
	Leased assets	79,702,568	126,214,180
		132,212,914	185,353,982
	Amortization -(see annexure-C for detail)		
	Software-core banking	30,339,370	29,522,625
	Software-ATM	764,000	746,500
		31,103,370	30,269,125
	Repairs		
	Building	7,865,396	3,306,367
	Furniture and fixtures	3,935,919	645,186
	Office equipment	5,436,658	6,581,397
	Bank's vehicles	989,588	1,249,243
	Maintenance	141,863	123,844
	raintenance	18,369,424	11,906,037
		181,685,708	227,529,144
38	Consolidated other expenses		
20	······	232,660,005	225 080 011
	Prime Bank Limited (note-38a)		225,980,011
	Prime Bank Investment Limited	6,271,988	3,625,371
	Prime Bank Securities Limited	4,806,713	7,179,619
	Prime Exchange Co. Pte. Ltd., Singapore	2,081,804	3,393,483
	PBL Exchange (UK) Ltd.	2,221,695	19,679,321
	PBL Finance (Hong Kong) Limited	539,681	294,798
		248,581,885	260,152,603

		Amount	in Taka
		Jan-Mar-2022	Jan-Mar-2021
38a O	there expenses of the Bank		
	Other expenses of the Bank ecurity and cleaning	45,137,966	46,215,381
	ntertainment		
_		4,457,641	2,666,275
-	ar expenses	60,848,297	47,750,597
	TM expenses	32,785,436	32,479,298
	etail expenses (Service Charge & Others)	95,463	120,902
	ooks, magazines and newspapers, etc.	45,028	25,490
	iveries and uniforms	273,760	-
	ank charges and commission	2,386,083	2,646,218
	louse furnishing expenses	1,050,000	750,000
-	ubscription to institutions	7,946,792	6,875,324
_	onations	580,402	10,074,500
	ponsorship	275,555	5,422,639
	raveling expenses	2,082,238	681,639
-	Corporate action fees	3,867	
	ocal conveyance, labor, etc.	2,361,195	2,254,480
_	usiness development	6,337,229	4,851,111
	raining and internship	2,313,398	170,721
	emittance charges	2,381,030	2,301,899
-	ash reward to branches	995,983	67,500
	aundry, cleaning and photographs, etc.	1,680,437	1,177,535
-	redit card expenses	10,676,035	7,399,301
	ionsolidated salary (staff)	6,834,351	6,340,411
_	xgratia	1,480,875	(105,000)
	Velfare fund	-	3,000,000
	rime Bank Foundation	39,000,000	40,500,000
ľ	liscellaneous expenses	<u>630,946</u> 232,660,005	2,313,791 225,980,011
		232,000,005	223,980,011

39 Consolidated provision for loans, investments, off balance sheet exposure & other assets

	475,175,228	1,043,321,980
Provision for other assets (note-39a)	(40,000,000)	-
Provision for impairment loss for investment in subsidiaries (note-39a)	(105,000,000)	50,000,000
Provision for impairment of client margin loan-PBSL	-	2,127,296
Provision for diminution in value of investments-PBSL	35,175,228	9,780,958
Provision for impairment of client margin loan-PBIL	40,000,000	111,413,726
Provision for interest receivable	(60,000,000)	-
Provision for off-balance sheet exposure-PBL (note-39a)	185,000,000	130,000,000
Provision for unclassified loans and advances/investments (OBU) (note-39a)	(30,000,000)	30,000,000
Provision for unclassified loans and advances/investments-PBL (note-39a)	50,000,000	(490,000,000)
Provision for bad and doubtful loans and advances/investments-PBL(note-39a)	400,000,000	1,200,000,000

39a Provision for loans, investments, off balance sheet exposure & other assets of the Bank

Provision for bad and doubtful loans Provision for unclassified loans and Provision for unclassified loans and Provision for off-balance sheet expo Provision for interest receivable Provision for impairment loss for inv	00,000 1,200,000,000 00,000 (490,000,000) 00,000 30,000,000 00,000 130,000,000 00,000 - 00,000 50,000,000
Provision for unclassified loans and Provision for off-balance sheet expo Provision for interest receivable Provision for impairment loss for inv	00.000) 30.000.000 00,000 130,000,000 00,000) -
Provision for off-balance sheet expo Provision for interest receivable Provision for impairment loss for inv	00,000 130,000,000 00,000) -
Provision for interest receivable Provision for impairment loss for inv	
Provision for impairment loss for inv	
-	00.000) 50.000.000
Provision for other assets	00,000
	0,000 920,000,000
Consolidated tax expenses	
Current tax	
Prime Bank Limited (note-40a)	78,911 672,606,872
Prime Bank Investment Limited	78,758 7,010,029
Prime Bank Securities Limited	51,068 7,510,586
Prime Exchange Co. Pte. Ltd., Singa	-
DDI Evenance (LII/) Ltd	
PBL Exchange (UK) Ltd.	- -
PBL Exchange (UK) Ltd. PBL Finance (Hong Kong) Limited	8,737 687,127,488
Prime Bank Securities Limited Prime Exchange Co. Pte. Ltd., Singa	51,068 7,510 - - -

		Amount i	n Taka
		Jan-Mar-2022	Jan-Mar-2021
	Defense ditere		
	Deferred tax Prime Bank Limited (note-40a)	489,341,655	(471,263,975)
	Prime Bank Investment Limited		(4/1,203,9/5)
	Prime Bank Securities Limited	(1,363,233)	-
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		487,978,422	(471,263,975)
		641,087,159	215,863,512
40a	Tax expenses of the Bank		
404	Current tax	139,778,911	672,606,872
	Deferred tax (note-40a.1)	489,341,655	(471,263,975)
		629,120,566	201,342,897
40a.1	Deferred tax		
	Decrease/(Increase) in Deferred Tax Asset	453,330,174	(459,475,322)
	Increase/(Decrease) in Deferred Tax Liability	36,011,481	(11,788,654)
	Deferred tax Expense/(Income)	489,341,655	<u>(471,263,975)</u>
41	Consolidated earnings per share (CEPS) Net profit after tax (Numerator)	1,037,815,616	1.519.321.716
	Number of Ordinary shares outstanding (Denominator)	1,132,283,477	1,132,283,477
	Consolidated earnings per share (CEPS)	0.92	<u>1,152,205,477</u> 1.34
			_:• •

Earnings per share has been calculated in accordance with IAS - 33: "Earnings Per Share (EPS)".

1,009,216,002	1,550,826,575
1,132,283,477	1,132,283,477
0.89	1.37
-	1,132,283,477

Earnings per share has been calculated in accordance with IAS - 33: "Earnings Per Share (EPS)".

43 Significant deviations between financials for the period ended 31 March 2022 and 31 March 2021: Following significant deviations observed during the quarter ended 31 March 2022 compared to the same period of last year:

Investment income (Consolidated) decreased by BDT 99 crore

Consolidated investment income decrease significantly during this period compared to the same period of last year due to decreased of capital gain from sale of govt. securities.

Net Profit after Tax (Consolidated) decreased by BDT 48 crore

Net Profit After Tax decrease by taka 48 crore mainly due to decrease of capital gain as mentioned above.

Earnings Per Share (Consolidated) decreased by BDT 0.42

Earnings per share (EPS) on consolidated basis decreased significantly due to the above mentioned reasons.

Net operating cash flow per share (Consolidated) decreased during the period ended 31 March 2022

Net operating cash flow decreased by BDT 715 crore during the period ended 31 March 2022 compared to the same period of previous year mainly due to decrease of borrowings and purchases of govt. securities. As a result, Net operating cash flow per share (NOCFPS) stood at BDT (4.43) for the period ended 31 March 2022.

		Amount	
		31 March 2022	31 March 2021
44	Shareholders' Equity		
	Paid up capital	11,322,834,770	11,322,834,770
	Share premium	1,211,881,786	1,211,881,786
	Statutory reserve	10,353,413,584	10,353,413,584
	Revaluation gain / (loss) on investments	230,644,259	205,143,873
	Revaluation reserve	1,507,173,559	1,507,173,559
	Foreign currency translation gain	20,446,797	16,294,513
	Surplus in profit and loss account / Retained earnings	6,450,130,304	5,537,748,757
		31,096,525,058	30,154,490,841
45	Earning Per Share (EPS) has been calculated in accordance with IAS-33: "Earnings Per Share (EPS)	5)".	
	Calculation of EPS		
	Profit after tax for the year (Solo)	1,009,216,002	1,550,826,575
	Profit after tax for the year (Consolidated)	1,037,815,616	1,519,321,716
	Weighted average number of share	1,132,283,477	1,132,283,477
	Earnings per share (Solo)	0.89	1.37
	Earnings per share (Consolidated)	0.92	1.34
	The bank has no dilutive instruments that is why we are not considering the diluted open	inga nay ahaya	
	The bank has no dilutive instruments that is why we are not considering the diluted earr	lings per share.	
	Coloristics of Net Acceleration on Change (NAN/RC)		
46	Calculation of Net Asset value per Share (NAVPS)		20 154 400 041
	Shareholders' Equity (Solo)	31,096,525,058	30,154,490,841
	Shareholders' Equity (Consolidated)	30,984,487,934	29,830,359,040
	Weighted average number of share	1,132,283,477	1,132,283,477
	Net Asset value per Share (NAVPS) (Solo)	27.46	26.63
	Net Asset value per Share (NAVPS) (Consolidated)	27.36	26.35
47	Colouistics of Nat Cook Flow Day Chara (NOCEDS)		
47	Calculation of Net Cash Flow Per Share (NOCFPS)	(5 420 200 041)	1 (70 024 040
	Net Cash from Operating Activities (Solo)	(5,438,208,941)	1,678,034,849
	Net Cash from Operating Activities (Consolidated)	(5,013,795,890)	2,135,791,576
	Weighted average number of share Net operating cash flow per share (Solo)	1,132,283,477	<u>1,132,283,477</u> 1.48
	Net operating cash flow per share (Solo) Net operating cash flow per share (Consolidated)	<u>(4.80)</u> (4.43)	1.48
	Net operating cash now per share (consolidated)	(4.43)	1.07
48	Reconciliation of statement of cash flows from operating activities		
	Profit before provision	2,038,336,567	2,672,169,471
	Adjustment for non cash items:	_,,	_,
	Depreciation on fixed asset	132,212,914	185,353,982
	Amortization on software	31,103,370	30,269,125
	Amortization on House Furnishing	1,050,000	750,000
	Adjustment with non-operating activities	164,366,284	216,373,107
	Recovery of write-off loan	43,399,408	25,267,525
	Accounts Receivable	(581,624,169)	(213,609,741)
	Accounts payable on deposits	442,936,900	(101,999,476)
	Provision for Audit fee	345,000	345,000
	Finance cost of lease liabilities	15,041,848	17,818,082
	Prime Bank Foundation	39,000,000	40,500,000
	Lease rent expenses	(10,723,168)	(17,988,818)
	Employees Welfare fund	-	3,000,000
	Employees salary/benefits	15,895,901	219,000,000
	Changes in exercting access and liabilities	(35,728,280)	(27,667,428)
	Changes in operating assets and liabilities Changes in loans & advances		1 122 642 000
	Changes in deposit and other accounts	505,093,652	1,122,642,080
	Changes in investment	(4,601,594,498)	(16,466,077,299)
	Changes in borrowings	3,948,065,355	11,197,065,069
	Changes in other assets	21,490,521	3,717,160,344
	Changes in other liabilities	(6,142,532,521) (773,004,047)	(367,732,968) 195,213,896
		(7,042,481,538)	(601,728,878)
	Income Tax Paid	(562,701,974)	(581,111,423)
	Net cash flows from operating activities	(5,438,208,941)	<u>1,678,034,849</u>
	the cash nons from operating activities	(3,730,200,391)	1,0/0,034,047

Annexure-A

Schedule of fixed assets of the Bank as at 31 March 2022

		COS							
Particulars	Opening balance as on 01.01.22	Additions during the year	Disposals/ adjustments during the year	Total balance as at 31.03.22	Opening balance as on 01.01.22	Charge for the year	Disposals/ adjustments during the year	Total balance as at 31.03.22	Net book value as at 31.03.22
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Land	3,719,444,788	-	-	3,719,444,788	-	-	-	-	3,719,444,788
Building	1,531,933,729	-	-	1,531,933,729	286,945,243	7,781,178	-	294,726,421	1,237,207,308
Capital work in progress (Building)	845,093,710	123,627,681	-	968,721,391	-	-	-	-	968,721,391
Furniture and fixtures	1,094,743,900	5,623,031	-	1,100,366,931	712,362,222	10,219,709	-	722,581,931	377,785,000
Capital work in progress (Furnitures)	15,523,898	932,486	-	16,456,384	-	-	-	-	16,456,384
Office equipment and machinery	2,665,889,485	35,267,011	-	2,701,156,496	2,099,401,039	30,612,137	-	2,130,013,176	571,143,320
Vehicles	319,395,465	28,612,500	-	348,007,965	302,979,671	3,897,322	-	306,876,993	41,130,972
Sub-total	10,192,024,975	194,062,709	-	10,386,087,684	3,401,688,176	52,510,346	-	3,454,198,522	6,931,889,162

Lease assets-Premises

Right-of-use assets	2,457,013,562	-	-	2,457,013,562	1,194,670,506	79,702,568	-	1,274,373,074	1,182,640,488
	2,457,013,562	-	-	2,457,013,562	1,194,670,506	79,702,568	-	1,274,373,074	1,182,640,488

Software-Amortization

Software-Core Banking	856,201,383	-	-	856,201,383	594,777,064	30,339,370	-	625,116,434	231,084,949
Software-ATM	58,492,614	-	-	58,492,614	53,196,976	764,000	-	53,960,976	4,531,638
Capital work in progress (Software)	6,300,000	1,250,000	-	7,550,000	-	-	-	-	7,550,000
Sub-total	920,993,997	1,250,000	-	922,243,997	647,974,041	31,103,370	-	679,077,410	243,166,587
As at 31 March 2022	13,570,032,534	195,312,709	-	13,765,345,244	5,244,332,722	163,316,284	-	5,407,649,007	8,357,696,237